



State of Washington  
**Insurance Commissioner's  
Annual Report  
2004**

**Mike Kreidler**  
Insurance Commissioner

## About This Report:

The preamble to the Washington State Insurance Code (Chapter 48, RCW) says:

*"The business of insurance is one affected by the public interest, requiring that all persons be actuated by good faith, abstain from deception, and practice honesty and equity in all insurance matters. Upon the insurer, the insured, and their representatives rests the duty of preserving inviolate the integrity of insurance."*

This report, which is required under RCW 48.02.170, includes the statistical summaries compiled in the insurance marketplace in Washington. The statistical tables themselves are extracted from exhibits filed with the National Association of Insurance Commissioners (NAIC). While this data is historically reliable and complete, any statistical project of this magnitude may contain errors, and neither the NAIC nor the Commissioner makes representations or warranties with respect to the accuracy or the completeness of the data and statistics in this report.

### **About the artist:**

The front cover art is a watercolor painting by Lichiou Lee. Lichiou is the Health Actuary with the Office of the Insurance Commissioner. She has been with the OIC since 1995.

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**May 2005**

**From the Commissioner:**  
**Emerging from a difficult insurance market**

2004 provided an interesting mix of challenges, decisions and other developments for the Office of the Insurance Commissioner as I wrapped up my first term in office. From an insurance perspective, the year ended on a brighter note than it began. We experienced a significant easing of the "hard market" insurance cycle that has plagued some sectors of the insurance marketplace for most of this decade. I'm pleased to report that as the market has eased, certain lines of difficult-to-find insurance, especially in the liability lines, have become more accessible and more affordable.



Additionally, after several years of rising rates and premiums, the cost of automobile insurance and homeowner insurance turned around in 2004 and began a decline that has continued into the first months of 2005.

The year 2004 also saw the OIC assume protective control of two Washington insurance companies under provisions of the state's rehabilitation statute. That brings to four the number of insurance companies I'm overseeing under authority of receivership orders approved by Thurston County Superior Court. Although I'm ready and willing to fulfill my responsibilities to protect the best interests of the policyholders, the companies and the public, this action has placed me in the somewhat awkward position of regulator and operator. However, the OIC will continue to fulfill its fiduciary responsibilities until circumstances are resolved for each of the troubled companies.

In another significant development at mid-year, I rejected an application by the state's largest non-profit health insurer to convert to for-profit status. That rejection came after nearly two years of careful review and thoughtful deliberation. It was based on a determination that the conversion would have a negative impact on policyholders and the public interest.

The OIC's Consumer Protection division logged another busy year of activity on behalf of Washington's insurance-purchasing public. Our Consumer Advocacy staff responded to nearly 97,000 telephone inquiries from consumers, recovered more than \$10 million for aggrieved policyholders, and resolved or closed nearly 5,900 consumer complaint files.

Consumer protection is a vital service of this office, affecting thousands of lives. It's a duty we take seriously and look forward to continuing in the coming years. You can rest assured that consumer protection will always be my number one priority for this office.

Sincerely,

A handwritten signature in black ink that reads "Mike Kreidler". The signature is fluid and cursive, with "Mike" on top and "Kreidler" below it.

## **Overview of the agency:**

The Insurance Commissioner's Office has the responsibility of regulating the insurance business in Washington under authority granted by the insurance laws of this state. The people of Washington paid more than \$23 billion in 2004 for insurance to 1,335 insurance companies, health care service contractors (HCSCs), and health maintenance organizations (HMOs). This figure includes money spent on life, health, property, casualty and marine insurance.

The Insurance Commissioner's Office was created by the first state Legislature in 1889-90, with the office first administered as an adjunct duty of the Secretary of State. It was made an independent state office in 1907, and the first Insurance Commissioner was elected in 1908. There have been eight elected insurance commissioners since then, including the current Commissioner, Mike Kreidler, who was re-elected to a second term in 2004.

At first, the main functions of the office were simply to register insurance companies that wanted to do business in Washington. The office primarily regulated insurance by exercising the compliance and penalty provisions of the State Insurance Code, although other duties included supervising insurance company formation within the state and monitoring the reinsurance market. Over the years, the Commissioner's duties expanded to include ascertaining that all authorized insurance companies meet and maintain stringent financial, legal and other requirements for doing business in this state.

Today, consumer protection is the most important job of the Insurance Commissioner. During the year 2004, the OIC investigated and closed 5,876 complaints, recovering \$10 million for consumers. In addition, the Insurance Commissioner coordinates a wide variety of protective and assistance services for insurance consumers. For example, agency investigators follow up on consumer complaints, look into the circumstances of disputes between consumers and companies, and advocate for the consumer whenever companies have acted improperly. The Consumer Protection Division responds to thousands of questions from consumers every year and distributes published consumer guides that help Washington residents decide what type of insurance they need and how to go about purchasing it.

## Other facts about the Office of the Insurance Commissioner:

- About 60 insurance companies and health carriers are domestic insurers with headquarters located in Washington. Domestic companies are scheduled for examination by the Insurance Commissioner's Office at least once every five years.
- Anyone selling insurance in Washington must hold an agent's license from the Insurance Commissioner. Overseeing the testing, licensing, continuing education and professional performance of the more than 80,000 licensees in the state constitutes a major part of the insurance office staff's workload.
- The Commissioner is responsible for collecting a tax assessed on insurance premiums. This money directly goes into the state's General Fund. No General Fund money goes to the Office of the Insurance Commissioner. Instead, insurance companies pay a special assessment based on the business they do in the state, and that money is used to fund the operations of the OIC.

In addition, the OIC is responsible for collecting premium taxes paid by Health Care Service Contractors and Health Maintenance Organizations. All told, the OIC collects about \$400 million in state tax revenue that is used to fund a range and variety of public services and programs.

- Consumers with insurance questions or concerns are encouraged to contact the Consumer Advocacy Program. Consumer Advocacy staff includes experts in all lines of insurance (auto, homeowner, life, disability, health, etc.) and provides free assistance and education to consumers. Consumer Advocacy has the authority to investigate formal complaints against insurers and agents, and to enforce insurance laws on behalf of consumers. For assistance, consumers may call the toll-free Insurance Consumer Hotline at 1-800-562-6900, access our Web site at [www.insurance.wa.gov](http://www.insurance.wa.gov) or send an e-mail to [cad@oic.wa.gov](mailto:cad@oic.wa.gov).
- The Statewide Health Insurance Benefits Advisors (SHIBA) HelpLine is also a free service of the OIC. The SHIBA HelpLine provides specialized education, assistance and advocacy, including individualized counseling by trained volunteer advisors about your rights and options. For help with health insurance issues, call the Insurance Consumer Hotline at 1-800-562-6900.
- Agents, brokers and other insurance licensees may contact the OIC directly through the Consumer Protection Division at (360) 725-7263.

## **2004 Insurance Commissioner's Annual Report**

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### **To contact the OIC by telephone:**

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<b>D.J. Mark, Deputy Commissioner</b>	(360) 725-7007
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P.O. Box 40256, Olympia, WA 98504-0256	(360) 725-7080
<b>Seattle Office</b>	
The Central Building, Suite 650, 810 3rd Ave., Seattle, WA 98104	(206) 464-6263
<b>Spokane Office</b>	
One Rock Pointe, 1212 N. Washington St., Suite 106, Spokane, WA 99201	(509) 568-3046
<b>Toll-Free Insurance Consumer Hotline for consumer complaints</b>	<b>1-800-562-6900</b>
<b>Media inquiries</b>	<b>(360) 725- 7055</b>

**Visit our Web site at: [www.insurance.wa.gov](http://www.insurance.wa.gov)**

# **Appendix**

# **A**

## **Recapitulation**

## **of All Insurance Written**

## **in Washington State**

## **2004**



**State of Washington  
Office of Insurance Commissioner  
2004 Washington Premiums and Loss Ratio  
Recapitulation By Line of Business**

Page 1 of 1

All Dollars in Thousands

<u>Line of Business</u>	<u>Direct Premiums Written</u>	<u>Direct Premiums Earned</u>	<u>Direct Losses Incurred</u>	<u>Loss Ratio</u>
<b>Life</b>				
Life and Disability	\$1,828,352			
Fraternals	<u>\$43,683</u>			
Total Life	\$1,872,035			
<b>Annuities</b>				
Life and Disability	\$3,221,019			
Fraternals	<u>\$83,505</u>			
Total Annuities	\$3,304,524			
<b>Accident and Health</b>				
Health Care Service Contractors	\$5,802,526	\$5,765,817	\$4,724,169	81.93%
Health Maintenance Organizations	\$2,393,446	\$2,438,394	\$2,454,150	100.65%
Life and Disability	\$1,581,243	\$1,590,804	\$1,052,312	66.15%
Property and Casualty	\$96,385	\$104,813	\$57,493	54.85%
Fraternals	<u>\$9,541</u>	<u>\$9,084</u>	<u>\$6,323</u>	<u>69.61%</u>
Total Accident and Health	\$9,883,140	\$9,908,911	\$8,294,447	83.71%
<b>Property and Casualty</b>				
Aggregate Write Ins For Other Business	\$71,344	\$57,144	\$41,917	73.35%
Aircraft (All Perils)	\$57,149	\$61,337	\$39,028	63.63%
Allied Lines	<u>\$113,007</u>	<u>\$112,064</u>	<u>\$25,517</u>	<u>22.77%</u>
Auto: Commercial No Fault (PIP)	\$7,504	\$7,367	\$1,566	21.26%
	\$127,700	\$126,029	\$50,608	40.16%
Other Commercial Liability	<u>\$385,744</u>	<u>\$373,515</u>	<u>\$199,311</u>	<u>53.36%</u>
Other Private Passenger Liability	\$1,880,131	\$1,859,795	\$1,245,823	66.99%
Private Passenger No Fault (PIP)	\$283,939	\$274,821	\$183,648	66.82%
Private Passenger Physical Damage	\$1,281,488	\$1,275,357	\$621,687	48.75%
Boiler and Machinery	\$24,000	\$23,810	\$5,125	21.53%
Burglary and Theft	\$2,140	\$2,045	\$814	39.78%
Commercial Multiple Peril: Liability	\$273,566	\$267,371	\$154,174	57.66%
Non-liability	\$369,818	\$365,010	\$200,425	54.91%
Credit	\$9,339	\$7,076	\$3,923	55.44%
Earthquake	<u>\$99,703</u>	<u>\$93,858</u>	<u>\$111</u>	<u>0.12%</u>
Farmowners Multiple Peril	\$48,024	\$46,745	\$28,039	59.98%
Federal Flood	\$12,966	\$12,261	\$2,419	19.73%
Fidelity	\$20,091	\$19,624	\$11,451	58.35%
Financial Guaranty	\$33,707	\$15,831	(\$1,121)	(7.08)%
Fire	\$105,595	\$105,751	\$27,520	26.02%
Homeowners Multiple Peril	\$1,003,845	\$956,098	\$410,346	42.92%
Inland Marine	\$199,966	\$201,436	\$50,474	25.06%
Medical Malpractice	\$186,140	\$178,221	\$110,334	61.91%
Mortgage Guaranty	\$135,086	\$133,597	\$42,387	31.73%
Multiple Peril Crop	\$42,331	\$42,901	\$16,736	39.01%
Ocean Marine	\$109,556	\$110,468	\$61,770	55.92%
Other Liability	\$605,575	\$580,424	\$438,223	75.50%
Products Liability	\$35,887	\$32,088	\$25,625	79.86%
Surety	\$108,864	\$105,321	(\$3,071)	(2.92)%
Workers Compensation	<u>\$52,245</u>	<u>\$49,106</u>	<u>\$46,887</u>	<u>95.48%</u>
Total Property and Casualty	\$7,686,450	\$7,496,470	\$4,041,691	53.91%
<b>Title</b>	<u>\$282,382</u>	<u>\$272,269</u>	<u>\$13,584</u>	<u>4.99%</u>
<b>Total Authorized Companies</b>	\$23,028,531	\$17,677,650	\$12,349,722	
<b>Total Non-Authorized Companies</b>	\$614,907	\$574,735		
<b>Totals</b>	<u>\$23,643,438</u>	<u>\$18,252,386</u>		

(1) Excluding all Loss Adjustment Expenses (LAE)



# Appendix

# B

## Financial Statement

## Selected Data

## 2004

- Authorized Insurance Companies
- Domestic Authorized Insurance Companies
- Non-Authorized Insurance Companies



**State of Washington  
Office of Insurance Commissioner  
Insurance Companies**

All Authorized Companies

**2004 Balance Sheet/Income Statement Summary**

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	Capital and Surplus(2)	Net Income	All Dollars in Thousands		
								Total Capital and Surplus(3)	Net Change Capital and Surplus(3)	Premiums Earned(4)
21st Century Ins Co	12963	CA	P&C	\$1,500,378	\$898,666	\$601,712	\$109,773	\$79,305	\$1,313,670	
5 Star Life Ins Co	77879	LA	L&D	\$138,423	\$89,104	\$49,319	\$1,142	\$338	\$82,953	
AAA Life Ins Co	71894	MI	L&D	\$246,179	\$211,696	\$34,483	(\$681)	(\$1,254)	\$76,345	
Aca Financial Guaranty Corp	22896	MD	P&C	\$540,457	\$250,454	\$290,003	\$5,885	\$152,219	\$28,187	
Acacia Life Ins Co	60038	DC	L&D	\$1,647,321	\$1,410,009	\$237,312	\$50,973	\$64,404	\$49,360	
Academy Life Ins Co	60046	MO	L&D	\$456,475	\$403,240	\$53,235	\$5,328	\$7,239	\$32,117	
Acceptance Ind Ins Co	20010	NE	P&C	\$121,488	\$70,348	\$51,139	\$8,075	\$17,709	\$49,130	
Accredited Surety & Cas Co Inc	26379	FL	P&C	\$41,862	\$26,256	\$15,606	\$3,398	\$3,308	\$17,513	
Ace American Ins Co	22667	PA	P&C	\$5,374,012	\$4,492,453	\$881,559	\$74,049	\$269,759	\$1,283,640	
Ace Fire Underwriters Ins Co	20702	PA	P&C	\$77,246	\$25,191	\$52,055	\$1,499	\$1,357	\$7,014	
Ace Prop & Cas Ins Co	20699	PA	P&C	\$4,495,746	\$3,698,032	\$797,714	\$69,911	\$30,487	\$1,227,524	
Acstar Ins Co	22950	IL	P&C	\$86,200	\$58,830	\$27,370	\$2,548	\$943	\$8,657	
Advance Ins Co	83445	AZ	L&D	\$7,442	\$853	\$6,589	\$1,231	(\$16,048)	\$8,496	
Aegis Security Ins Co	33898	PA	P&C	\$68,151	\$36,682	\$31,469	\$2,042	\$282	\$47,301	
Aetna Health Inc	47060	WA	HCSC	\$18,497	\$6,589	\$11,907	\$5,257	(\$16,620)	\$45,732	
Aetna Ins Co of CT	36153	CT	P&C	\$45,658	\$16,249	\$29,409	\$10,715	\$455	\$35,272	
Aetna Life Ins Co	60054	CT	L&D	\$27,017,720	\$24,569,571	\$2,448,150	\$566,362	\$405,410	\$5,256,299	
Affiliated Fm Ins Co	10014	RI	P&C	\$949,590	\$529,576	\$420,014	\$40,993	\$219,590	\$140,069	
AGL Life Assur Co	60232	PA	L&D	\$1,935,595	\$1,923,645	\$11,949	(\$444)	\$1,135	\$209,620	
Agri General Ins Co	42757	IA	P&C	\$315,386	\$112,789	\$202,596	\$56,537	\$45,026	\$328,771	
AIG Annuity Ins Co	70432	TX	L&D	\$50,842,158	\$47,310,131	\$3,532,027	\$341,343	\$577,095	\$796,334	
AIG Centennial Ins Co	34789	PA	P&C	\$558,134	\$313,105	\$245,030	\$9,498	\$29,102	\$287,441	
AIG Life Ins Co	66842	DE	L&D	\$13,584,992	\$12,845,040	\$739,951	\$131,585	\$110,431	\$301,421	
AIG Premier Ins Co	20796	PA	P&C	\$341,387	\$224,452	\$116,936	\$18,522	\$26,822	\$122,135	
AIG SunAmerica Life Assur Co	60941	AZ	L&D	\$29,749,410	\$28,909,409	\$840,001	\$99,288	\$237,652	\$4,017,619	
AIU Ins Co	19399	NY	P&C	\$2,999,954	\$2,266,441	\$733,513	\$128,985	\$241,960	\$702,038	
Alaska Nat Ins Co	38733	AK	P&C	\$527,673	\$363,245	\$164,428	\$18,020	\$9,772	\$164,186	
Alea North America Ins Co	24899	NY	P&C	\$622,985	\$361,715	\$261,269	\$6,437	\$5,217	\$136,837	
Allegheny Cas Co	13285	PA	P&C	\$18,258	\$6,109	\$12,148	\$422	(\$112)	\$21,732	
Allianz Global Risks US Ins Co	35300	CA	P&C	\$4,598,791	\$1,123,168	\$3,475,623	\$30,386	\$90,971	\$38,049	
Allianz Life Ins Co Of North Amer	90611	MN	L&D	\$41,676,314	\$39,442,345	\$2,233,969	\$502,038	\$203,989	\$12,825,799	
Allmerica Financial Life & Annuity	84824	MA	L&D	\$11,533,971	\$10,978,342	\$555,629	\$79,811	\$60,032	\$80,159	
Allstate Ins Co	19232	IL	P&C	\$44,711,746	\$27,945,024	\$16,766,722	\$3,863,547	\$666,138	\$23,628,375	
Allstate Life Ins Co	60186	IL	L&D	\$72,004,933	\$68,349,020	\$3,655,914	\$261,879	\$96,290	\$9,362,726	
Alta Health & Life Ins Co	67369	IN	L&D	\$185,106	\$116,835	\$68,271	\$27,502	(\$58,569)	\$41,758	
Ambac Assur Corp	18708	WI	P&C	\$8,329,131	\$5,130,432	\$3,198,699	\$693,176	\$459,024	\$657,649	
American Alt Ins Corp	19720	DE	P&C	\$422,576	\$274,705	\$147,872	\$2,970	\$2,387	\$17,082	
American Amicable Life Ins Co Of TX	68594	TX	L&D	\$269,585	\$229,318	\$40,267	\$10,578	(\$1,973)	\$50,660	
American Assoc Of Orthodontists RRG	10232	VT	P&C	\$16,592	\$12,800	\$3,792	\$18	(\$302)	\$4,483	

## 2004 Balance Sheet/Income Statement Summary

All Authorized Companies

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	Total Capital and Surplus(2)	Net Income	Net Change Capital and Surplus(3)	Premiums Earned(4)
American Automobile Ins Co	21849	MO	P&C	\$347,288	\$222,883	\$124,404	\$12,775	\$25,511	\$103,908
American Bankers Ins Co Of FL	10111	FL	P&C	\$1,112,979	\$871,485	\$241,494	\$26,851	(\$25,628)	\$524,819
American Bankers Life Assur Co Of FL	60275	FL	L&D	\$895,440	\$764,314	\$131,125	\$13,207	(\$89,357)	\$247,953
American Capitol Ins Co	60291	TX	L&D	\$72,963	\$67,114	\$5,849	\$1,498	\$728	\$9,921
American Commerce Ins Co	19941	OH	P&C	\$295,447	\$201,050	\$94,397	\$16,683	\$17,021	\$117,996
American Contractors Ind Co	10216	CA	P&C	\$91,509	\$52,327	\$39,182	\$5,014	\$8,409	\$53,619
American Economy Ins Co	19690	IN	P&C	\$1,567,935	\$1,076,652	\$491,283	\$108,269	\$98,545	\$774,067
American Enterprise Life Ins Co	94234	IN	L&D	\$8,701,155	\$8,175,270	\$525,885	\$47,380	\$30,069	\$799,781
American Equity Invest Life Ins Co	92738	IA	L&D	\$7,960,767	\$7,351,837	\$608,930	\$47,041	\$234,343	\$1,665,913
American Excess Ins Exchange RRG	10903	VT	P&C	\$245,381	\$178,851	\$66,530	\$12,394	\$16,402	\$42,141
American Family Home Ins Co	23450	FL	P&C	\$370,883	\$265,663	\$105,220	\$19,838	\$14,208	\$198,474
American Family Life Asr Co Columbus	60380	NE	L&D	\$49,277,784	\$46,482,407	\$2,795,377	\$1,174,970	\$442,127	\$11,442,403
American Family Life Ins Co	60399	WI	L&D	\$3,228,194	\$2,913,507	\$314,687	\$51,733	\$49,736	\$377,900
American Fidelity Assur Co	60410	OK	L&D	\$2,736,843	\$2,560,335	\$176,508	\$25,580	\$15,415	\$442,674
American Fidelity Life Ins Co	60429	FL	L&D	\$452,928	\$378,917	\$74,010	\$3,036	\$2,966	\$17,150
American Fire & Cas Co	24066	OH	P&C	\$307,250	\$191,612	\$115,638	\$10,724	\$8,042	\$72,358
American Forest Cas Co RRG	11590	SC	P&C	\$5,655	\$4,171	\$1,485	\$189	\$512	\$3,021
American Founders Life Ins Co	60445	TX	L&D	\$503,254	\$471,616	\$31,638	(\$1,529)	(\$4,032)	\$28,867
American Gen Assur Co	68373	IL	L&D	\$1,377,156	\$1,222,124	\$155,032	\$1,648	(\$250)	\$675,540
American Gen Life & Acc Ins Co	66672	TN	L&D	\$8,803,379	\$8,232,703	\$570,676	\$309,250	\$70,571	\$929,107
American Gen Life Ins Co	60488	TX	L&D	\$28,386,365	\$23,680,868	\$4,705,497	\$567,253	\$639,048	\$22,530,915
American General Ind Co	24376	IL	P&C	\$80,495	\$45,517	\$34,978	(\$6,671)	\$25,640	\$31,590
American Hardware Mut Ins Co	13331	OH	P&C	\$278,916	\$178,646	\$100,270	\$7,425	\$8,205	\$110,197
American Health & Life Ins Co	60518	TX	L&D	\$1,859,698	\$925,983	\$933,715	\$172,992	(\$10,427)	\$302,711
American Heritage Life Ins Co	60534	FL	L&D	\$1,845,260	\$1,696,708	\$148,552	\$11,241	(\$37,799)	\$24,316
American Home Assur Co	19380	NY	P&C	\$19,477,874	\$15,162,226	\$4,315,648	\$263,238	\$693,749	\$823,051
American Income Life Ins Co	60577	IN	L&D	\$1,295,262	\$1,113,229	\$182,033	\$75,153	\$23,074	\$406,983
American Int'l Ins Co	21857	NE	P&C	\$1,324,077	\$905,489	\$418,588	\$57,986	\$70,579	\$477,975
American Int'l Life Assr Co NY	32220	NY	P&C	\$1,170,574	\$870,606	\$299,968	\$50,407	\$51,838	\$692,688
American Live Stock Ins Co	60607	NY	L&D	\$8,344,160	\$7,778,268	\$565,893	\$94,673	\$69,652	\$451,104
American Investors Life Ins Co	60631	KS	L&D	\$8,415,202	\$8,021,881	\$393,321	\$53,894	\$50,380	\$854,315
American Life Ins Co of NY	60704	NY	L&D	\$91,484	\$75,559	\$15,925	(\$8,899)	(\$8,768)	\$5,190
American Live Stock Ins Co	10200	IL	P&C	\$68,932	\$23,627	\$45,305	\$2,409	\$2,866	\$27,687
American Medical Security Life InsCo	97179	WI	L&D	\$373,349	\$172,940	\$200,409	\$15,363	\$41,050	\$707,666
American Memorial Life Ins Co	67989	SD	L&D	\$1,344,868	\$1,231,209	\$113,659	\$37,591	\$3,772	\$270,326
American Mercury Ins Co	16810	OK	P&C	\$230,313	\$157,730	\$72,583	(\$6,352)	(\$4,756)	\$115,423
American Modern Home Ins Co	23469	OH	P&C	\$743,980	\$525,732	\$218,248	\$28,198	\$49,766	\$410,179
American Modern Life Ins Co	65811	OH	L&D	\$60,341	\$40,020	\$20,321	\$3,227	\$3,203	\$12,702
American Nat'l General Ins Co	39942	MO	P&C	\$103,166	\$48,761	\$54,405	\$6,479	\$6,089	\$46,031

**State of Washington  
Office of Insurance Commissioner  
Insurance Companies**

All Authorized Companies

2004 Balance Sheet/Income Statement Summary

All Dollars in Thousands

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	Total Capital and Surplus(2)	Net Income	Net Change Capital and Surplus(3)	Premiums Earned(4)
American Natl Ins Co	60739	TX	L&D	\$12,102,843	\$10,235,178	\$1,867,665	\$142,023	\$191,388	\$1,726,158
American Natl Life Ins Co-Of TX	71773	TX	L&D	\$142,871	\$94,876	\$47,995	(\$1,628)	(\$3,185)	\$82,952
American Natl Prop & Cas Co	28401	MO	P&C	\$1,005,324	\$625,128	\$380,196	\$63,479	\$78,098	\$614,834
American Network Ins Co	81078	PA	L&D	\$12,996	\$4,582	\$8,414	\$226	\$138	\$7,433
American Partners Life Ins Co	93653	AZ	L&D	\$496,385	\$441,397	\$54,988	\$10,651	\$10,034	\$72,718
American Pioneer Life Ins Co	60763	FL	L&D	\$163,565	\$136,203	\$27,362	(\$6,331)	\$3,164	\$131,745
American Public Life Ins Co	60801	OK	L&D	\$71,679	\$58,559	\$13,120	\$354	\$215	\$44,439
American Reliable Ins Co	19615	AZ	P&C	\$375,831	\$297,887	\$77,945	\$5,686	\$6,775	\$35,182
American Republic Ins Co	60836	IA	L&D	\$457,688	\$247,052	\$210,636	\$19,207	\$3,415	\$380,240
American Road Ins Co	19631	MI	P&C	\$706,279	\$310,177	\$396,102	\$63,939	\$75,934	\$203,150
American Safety Cas Ins Co	39969	DE	P&C	\$141,585	\$95,119	\$46,466	(\$9,746)	\$6,696	\$28,306
American Safety RRG Inc	25448	VT	P&C	\$23,004	\$17,253	\$5,751	\$988	\$888	\$6,325
American Security Ins Co	42978	DE	P&C	\$656,292	\$431,182	\$225,110	\$46,396	\$52,903	\$378,467
American Skandia Life Assur Corp	86630	CT	L&D	\$29,302,348	\$28,903,339	\$399,008	\$101,074	\$69,463	\$4,081,195
American Southern Ins Co	10235	KS	P&C	\$102,345	\$67,716	\$34,629	\$4,336	\$153	\$48,062
American States Ins Co	19704	IN	P&C	\$2,267,842	\$1,466,343	\$801,499	\$192,095	\$171,503	\$1,050,519
American States Life Ins Co	60879	IN	L&D	\$565,444	\$483,470	\$81,974	\$23,237	\$4,802	\$47,797
American States Preferred Ins Co	37214	IN	P&C	\$226,024	\$154,838	\$71,185	\$14,356	\$10,980	\$110,581
American Surety Co	31380	IN	P&C	\$10,487	\$2,026	\$8,460	\$1,086	\$1,117	\$7,230
American United Life Ins Co	60895	IN	L&D	\$11,548,943	\$10,904,929	\$644,014	\$26,330	\$6,064	\$1,791,415
Americo Financial Life Annuity Ins	61999	TX	L&D	\$2,770,963	\$2,596,299	\$174,663	\$26,942	\$38,580	\$285,397
Americom Life & Annuity Ins Co	94471	TX	L&D	\$294,829	\$279,992	\$14,837	(\$2,818)	\$80	\$64,082
Amerisure Mut Ins Co	23396	MI	P&C	\$1,391,356	\$986,299	\$405,056	\$26,674	\$48,426	\$397,267
Ameritas Life Ins Corp	61301	NE	L&D	\$2,838,688	\$2,134,912	\$703,776	\$56,618	\$65,341	\$496,357
Ameritas Variable Life Ins Co	97977	NE	L&D	\$2,441,657	\$2,330,773	\$110,885	\$13,054	\$13,952	\$255,948
Amerus Life Ins Co	61689	IA	L&D	\$6,785,025	\$6,433,520	\$351,505	\$79,438	\$115,175	\$1,157,730
Amex Assur Co	27928	IL	P&C	\$283,613	\$66,860	\$216,753	\$98,005	\$10,795	\$244,773
Amica Life Ins Co	72222	RI	L&D	\$800,880	\$672,423	\$128,457	\$10,318	\$14,004	\$66,967
Amica Mut Ins Co	19976	RI	P&C	\$3,384,387	\$1,782,117	\$1,602,269	\$84,601	\$143,414	\$1,309,685
Annuity & Life Reassur Amer Inc	62421	CT	L&D	\$58,920	\$48,154	\$10,766	(\$606)	(\$3,126)	\$5,854
Annuity Investors Life Ins Co	93661	OH	L&D	\$1,288,151	\$1,239,951	\$48,200	(\$201)	(\$1,818)	\$211,973
Anthem Life Ins Co	61069	IN	L&D	\$252,461	\$188,807	\$63,654	\$5,016	(\$232)	\$120,454
Applied Medico Legal Solutions RRG	11598	AZ	P&C	\$11,435	\$7,238	\$4,197	\$844	\$1,837	\$4,034
Arag Ins Co	34738	IA	P&C	\$37,150	\$13,584	\$23,565	\$3,204	\$2,899	\$45,332
Arch Ins Co	11150	MO	P&C	\$807,190	\$470,173	\$337,017	\$9,352	\$87,588	\$191,223
Argonaut Great Central Ins Co	19860	IL	P&C	\$190,335	\$138,940	\$51,395	\$2,659	\$19,002	\$77,414
Argonaut Ins Co	19801	CA	P&C	\$1,195,883	\$823,479	\$372,404	\$20,371	\$18,830	\$75,615
Argonaut-Midwest Ins Co	19828	IL	P&C	\$97,063	\$58,321	\$38,741	\$1,310	(\$2,908)	\$12,598
Argonaut-Nw Ins Co	19836	ID	P&C	\$14,946	\$5,316	\$9,631	\$255	(\$720)	\$1,145

**State of Washington  
Office of Insurance Commissioner  
Insurance Companies**

All Authorized Companies

**2004 Balance Sheet/Income Statement Summary**

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	Total Capital and Surplus(2)	Net Income	Net Change Capital and Surplus(3)	Premiums Earned(4)
Armed Forces Ins Exchange	41459	KS	P&C	\$148,700	\$68,109	\$80,591	(\$6,663)	(\$8,224)	\$56,188
Associated Ind Corp	21865	CA	P&C	\$146,698	\$92,061	\$54,637	\$6,676	\$7,590	\$41,563
Assurity Life Ins Co	71439	NE	L&D	\$1,103,232	\$995,950	\$107,282	\$10,414	\$1,084	\$136,660
Asuris Northwest Health	47350	WA	HCSC	\$28,049	\$12,862	\$15,187	\$1,348	\$1,464	\$76,511
Athena Assur Co	41769	MN	P&C	\$189,871	\$145,052	\$44,819	\$834	(\$2,712)	\$54,188
Atlanta Cas Co	21792	OH	P&C	\$38,552	\$7,040	\$31,512	\$19,708	(\$52,830)	\$4,950
Atlantic Mut Ins Co	19895	NY	P&C	\$964,391	\$723,160	\$241,231	(\$64,486)	(\$80,037)	\$215,157
Atlantic Specialty Ins Co	27154	NY	P&C	\$70,710	\$22,286	\$48,424	\$929	(\$1,283)	\$11,433
Atradius Trade Credit Ins Co	25422	MD	P&C	\$63,500	\$26,156	\$37,344	\$2,614	\$384	\$12,703
Attorneys Liab Assur Society Inc RRG	10639	VT	P&C	\$128,010	\$97,822	\$30,188	\$7,399	\$6,883	\$8,938
Attorneys Liab Protection Soc RRG	32450	MT	P&C	\$61,867	\$40,842	\$21,026	\$2,243	\$766	\$28,806
Aurora Natl Life Assur Co	61182	CA	L&D	\$3,524,210	\$3,260,581	\$263,629	(\$70,319)	(\$55,640)	\$2,346
Austin Mut Ins Co	13412	MN	P&C	\$126,689	\$63,670	\$63,018	\$8,832	\$7,911	\$64,951
Auto Club Life Ins Co	84522	MI	L&D	\$417,838	\$391,325	\$26,514	\$1,177	(\$2,852)	\$56,879
Auto Owners Life Ins Co	61190	MI	L&D	\$1,508,270	\$1,335,311	\$172,959	\$9,834	\$9,793	\$205,114
Automobile Ins Co Of Hartford CT	19062	CT	P&C	\$900,692	\$646,207	\$254,384	\$47,517	(\$7,227)	\$244,052
Automotive Underwriters Ins Co A RRG	11033	HI	P&C	\$22,153	\$16,471	\$5,682	(\$405)	\$611	\$3,829
Avemco Ins Co	10367	MD	P&C	\$182,825	\$79,041	\$103,785	\$12,277	(\$4,321)	\$94,309
Aviva Life Ins Co	62898	DE	L&D	\$5,210,560	\$4,863,564	\$346,996	(\$6,861)	\$3,516	\$619,020
AXA Art Ins Corp	29530	NY	P&C	\$60,314	\$29,150	\$31,164	\$4,902	\$8,429	\$23,097
AXA Corp Solutions Ins Co	33022	NY	P&C	\$225,369	\$138,689	\$86,680	\$10,558	(\$4,446)	\$3,279
AXA Equitable Life Ins Co	62944	NY	L&D	\$105,307,514	\$100,976,016	\$4,331,498	\$564,137	\$196,786	\$13,958,751
AXA Life & Annuity Co	62880	CO	L&D	\$525,712	\$439,963	\$85,749	\$7,251	\$6,625	\$14,350
AXA Re Amer Ins Co	11835	DE	P&C	\$64,080	\$15,663	\$48,417	\$1,368	\$1,498	\$736
AXIS Reins Co	20370	NY	P&C	\$973,066	\$456,026	\$517,040	(\$13,957)	\$13,977	\$151,598
Balboa Life Ins Co	24813	CA	P&C	\$896,534	\$560,090	\$336,444	\$35,840	(\$2,669)	\$568,740
Baltimore Life Ins Co	68160	CA	L&D	\$114,168	\$29,677	\$84,491	\$7,683	\$8,077	\$16,229
Bancinsurance Inc	61212	MD	L&D	\$795,245	\$749,166	\$46,078	\$8,639	\$13,879	\$75,051
Bankers Fidelity Life Ins Co	18538	OK	P&C	\$99,722	\$65,225	\$34,497	\$3,660	\$4,261	\$58,791
Bankers Ins Co	61239	GA	L&D	\$116,207	\$80,715	\$35,492	\$4,616	\$4,295	\$66,785
Bankers Standard Ins Co	33162	FL	P&C	\$84,794	\$57,564	\$27,230	(\$2,457)	(\$2,147)	\$57,367
Bankers Life & Cas Co	61263	IL	L&D	\$7,864,420	\$7,445,718	\$418,701	\$27,790	(\$25,653)	\$228,177
Bankers Life Ins Co	81043	FL	L&D	\$118,828	\$111,368	\$7,460	\$985	\$99	\$4,566
Bankers Standard Ins Co	18279	PA	P&C	\$179,353	\$135,725	\$43,628	\$3,817	\$8,488	\$73,651
Banner Life Ins Co	94250	MD	L&D	\$1,172,484	\$851,055	\$321,428	(\$8,555)	\$41,313	\$228,177
BCS Ins Co	38245	OH	P&C	\$216,037	\$92,268	\$123,769	\$8,558	\$5,142	\$57,898
BCS Life Ins Co	80985	IL	L&D	\$155,049	\$85,175	\$69,874	\$5,333	\$3,113	\$176,807
Benchmark Ins Co	41394	KS	P&C	\$103,123	\$74,015	\$29,108	\$1,753	\$5,012	\$24,397
Beneficial Life Ins Co	61395	UT	L&D	\$2,856,670	\$2,623,459	\$233,211	\$26,264	\$24,263	\$389,564

**State of Washington  
Office of Insurance Commissioner  
Insurance Companies**

All Authorized Companies

**2004 Balance Sheet/Income Statement Summary**

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	Capital and Surplus(2)	Net Income	All Dollars in Thousands	
								Total Capital and Surplus(3)	Premiums Earned(4)
Berkley Ins Co	32603	DE	P&C	\$4,777,872	\$3,266,244	\$1,511,628	\$154,797	\$337,085	\$1,570,802
Berkshire Life Ins Co of Amer	71714	MA	L&D	\$1,772,413	\$1,512,712	\$259,702	(\$173)	(\$7,069)	\$340,875
Best Life And Health Ins Co	90638	TX	L&D	\$18,428	\$8,764	\$9,664	\$582	\$355	\$32,072
Birmingham Fire Ins Co Of PA	19402	PA	P&C	\$2,893,280	\$2,033,131	\$860,149	\$32,516	\$156,317	\$909,165
Bituminous Cas Corp	20095	IL	P&C	\$659,697	\$445,724	\$213,974	\$28,088	\$13,568	\$234,598
Bond Safeguard Ins Co	27081	IL	P&C	\$18,169	\$8,511	\$9,658	\$4,099	\$3,627	\$10,935
Boston Mut Life Ins Co	61476	MA	L&D	\$747,125	\$679,887	\$67,238	\$4,230	\$1,496	\$188,946
Brokers Natl Life Assur Co	74900	AR	L&D	\$24,072	\$10,634	\$13,438	\$2,216	\$1,090	\$42,429
Brotherhood Mut Ins Co	13528	IN	P&C	\$251,124	\$156,787	\$94,337	\$12,723	\$35,381	\$133,923
Business Mens Assur Co Of Amer	61492	SC	L&D	\$2,152,237	\$2,005,842	\$146,395	\$14,298	\$10,295	\$367,753
California Cas Ind Exch	20117	CA	P&C	\$398,842	\$138,861	\$259,981	\$657	(\$6,085)	\$137,097
Camilo Mut Ins Co	36340	CA	P&C	\$111,537	\$77,273	\$34,264	\$1,075	\$2,313	\$34,913
Canada Life Ins Co Of Amer	81060	MI	L&D	\$2,638,027	\$2,464,600	\$173,428	(\$2,489)	\$7,942	\$12,091
Canal Ins Co	10464	SC	P&C	\$1,123,037	\$635,488	\$487,550	\$31,062	\$39,801	\$459,852
Capitol Ind Corp	10472	WI	P&C	\$429,825	\$291,334	\$138,492	\$16,096	(\$1,830)	\$172,035
Carolina Cas Ins Co	10510	FL	P&C	\$689,943	\$500,215	\$189,628	\$17,210	\$4,259	\$340,920
Cascade Natl Ins Co	10175	WA	P&C	\$31,050	\$38,012	(\$6,961)	(\$14,695)	(\$13,237)	\$15,405
Celtic Ins Co	80799	IL	L&D	\$102,113	\$53,575	\$48,537	\$5,963	\$914	\$140,587
Centennial Ins Co	19909	NY	P&C	\$359,343	\$252,902	\$106,441	(\$16,984)	(\$28,696)	\$71,719
Central Security Life Ins Co	61735	TX	L&D	\$74,885	\$68,764	\$6,121	\$1,891	\$253	\$3,013
Central States H & L Co Of Omaha	61751	NE	L&D	\$338,323	\$272,573	\$65,751	(\$15,352)	(\$13,564)	\$119,824
Central States Ind Co Of Omaha	34274	NE	P&C	\$246,836	\$63,694	\$183,142	\$3,500	\$2,928	\$66,559
Central United Life Ins Co	61883	TX	L&D	\$380,513	\$345,076	\$35,437	(\$7,725)	\$371	\$92,134
Centre Ins Co	34649	DE	P&C	\$674,260	\$552,715	\$121,545	(\$9,025)	\$39,127	\$49,273
Centre Life Ins Co	80896	MA	L&D	\$1,696,085	\$1,625,993	\$70,091	(\$2,737)	(\$9,366)	\$5,357
Centurion Life Ins Co	62383	MO	L&D	\$1,051,376	\$197,144	\$854,232	\$43,911	\$36,784	\$43,115
Century-Natl Ins Co	26905	CA	P&C	\$495,116	\$362,090	\$133,026	\$17,729	\$23,982	\$205,891
Charter Oak Fire Ins Co	25615	CT	P&C	\$796,643	\$602,224	\$194,419	\$48,526	\$11,957	\$227,075
Chase Ins Life and Annuity Co	63207	IL	L&D	\$5,370,134	\$4,970,385	\$399,750	\$44,698	\$41,304	\$293,701
Chase Ins Life Co	70661	IL	L&D	\$356,850	\$260,271	\$96,579	(\$2,064)	\$1,476	\$42,886
Chase Life & Annuity Co	67164	DE	L&D	\$384,565	\$280,340	\$104,224	\$14,481	\$11,385	\$68,837
Chesapeake Life Ins Co	61832	OK	L&D	\$90,201	\$64,275	\$25,926	(\$2,683)	\$7,296	\$50,133
Chicago Ins Co	22810	IL	P&C	\$284,250	\$175,501	\$108,749	\$10,999	\$14,215	\$62,345
Chicago Title Ins Co	50229	MO	T	\$1,351,063	\$858,857	\$492,205	\$251,492	\$42,505	\$2,184,216
Christian Fidelity Life Ins Co	61859	TX	L&D	\$79,603	\$58,621	\$20,981	\$2,410	(\$1,122)	\$60,486
Chubb Ind Ins Co	12777	NY	P&C	\$171,857	\$134,212	\$37,645	\$5,664	\$5,777	\$47,106
Church Life Ins Corp	61875	NY	L&D	\$200,609	\$171,308	\$29,301	\$678	\$550	\$22,496
Church Mut Ins Co	18767	WI	P&C	\$836,238	\$604,884	\$231,354	\$21,545	\$26,185	\$339,993
Cincinnati Ins Co	10677	OH	P&C	\$9,820,123	\$5,628,964	\$4,191,159	\$587,675	\$1,411,343	\$2,921,706

**State of Washington  
Office of Insurance Commissioner  
Insurance Companies**

All Authorized Companies

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	Total Capital and Surplus(2)	Net Income	All Dollars in Thousands	
								Total Capital and Surplus(2)	Net Change Capital and Surplus(3)
Cincinnati Life Ins Co	76236	OH	L&D	\$2,155,577	\$1,716,908	\$438,670	\$28,272	\$42,251	\$175,649
Citicorp Life Ins Co	80322	AZ	L&D	\$1,076,688	\$213,446	\$863,241	\$29,489	\$52,182	\$17,628
Civil Svc Employees Ins Co	10693	CA	P&C	\$141,034	\$90,615	\$50,419	\$5,085	\$7,026	\$33,243
Clarendon Natl Ins Co	20532	NJ	P&C	\$2,022,936	\$1,458,370	\$564,566	(\$120,805)	(\$17,084)	\$474,714
CM Life Ins Co	93432	CT	L&D	\$8,992,243	\$8,595,458	\$396,786	\$24,692	\$10,658	\$1,706,090
CMG Mortgage Assur Co	29114	WI	P&C	\$8,855	\$547	\$8,309	\$44	\$24	\$366
CMG Mortgage Ins Co	40266	WI	P&C	\$265,611	\$161,779	\$103,832	\$11,370	\$12,044	\$49,638
College Liability Ins Co A Recip RRG	44598	HI	P&C	\$9,446	\$4,274	\$5,171	\$969	\$1,119	\$1,996
Colonial Life & Accident Ins Co	62049	SC	L&D	\$1,504,904	\$1,209,994	\$294,910	\$104,483	\$67,862	\$773,302
Colonial Penn Life Ins Co	62065	PA	L&D	\$774,681	\$738,174	\$36,507	\$13,177	(\$3,738)	\$81,822
Colorado Bankers Life Ins Co	84786	CO	L&D	\$114,934	\$100,892	\$14,041	\$2,491	(\$9,139)	\$37,538
Columbia Ins Co	27812	NE	P&C	\$10,281,798	\$2,830,517	\$7,451,281	\$499,962	\$1,242,955	\$365,646
Columbia United Providers Inc	47047	WA	HCSC	\$14,574	\$4,565	\$10,010	\$478	\$711	\$63,189
Columbia Universal Life Ins Co	77720	TX	L&D	\$26,346	\$14,847	\$11,499	\$3,542	(\$17,878)	(\$146,444)
Columbian Life Ins Co	76023	IL	L&D	\$231,252	\$206,920	\$24,331	(\$6,911)	(\$4,039)	\$68,592
Columbian Mut Life Ins Co	62103	NY	L&D	\$318,262	\$278,999	\$39,263	\$507	\$1,820	\$30,987
Columbus Life Ins Co	99937	OH	L&D	\$2,326,785	\$2,065,125	\$261,660	\$6,479	(\$5,713)	\$216,792
Combined Ins Co Of Amer	62146	IL	L&D	\$2,667,827	\$1,828,407	\$839,420	\$166,845	\$139,623	\$1,222,063
Commerce & Industry Ins Co	19410	NY	P&C	\$5,687,685	\$4,144,478	\$1,543,208	\$46,649	\$299,916	\$1,818,330
Commercial Guaranty Cas Ins Co	21296	IN	P&C	\$172,478	\$56,186	\$116,291	\$11,660	\$320	\$11,812
Commercial Travelers Mut Ins Co	81426	NY	L&D	\$35,162	\$24,638	\$10,524	\$1,962	\$3,711	\$33,296
Commonwealth Ins Co Of Amer	10220	WA	P&C	\$44,271	\$23,439	\$20,832	(\$333)	\$1,468	\$12,245
Commonwealth Land Title Ins Co	50083	PA	T	\$656,914	\$491,286	\$165,628	\$53,164	\$2,752	\$1,154,089
Community Blood Cntr Exch RRG	13893	IN	P&C	\$12,827	\$7,852	\$4,975	\$472	\$1,103	\$3,266
Community Health Plan of WA	47049	WA	HCSC	\$127,262	\$55,470	\$71,792	\$11,315	(\$8,421)	\$375,274
Companion Life Ins Co	77828	SC	L&D	\$88,380	\$37,334	\$51,046	\$6,129	\$3,342	\$100,908
Combenefits Ins Co	60984	TX	L&D	\$31,057	\$10,422	\$20,635	\$7,395	\$5,917	\$86,895
Connecticut General Life Ins Co	62308	CT	L&D	\$50,665,306	\$48,234,620	\$2,430,686	\$815,651	(\$428,318)	\$5,481,562
Conseco Health Ins Co	78174	AZ	L&D	\$1,980,546	\$1,869,617	\$110,929	\$3,278	\$7,210	\$364,789
Conseco Ins Co	60682	IL	L&D	\$4,899,708	\$4,547,694	\$352,014	\$18,853	(\$3,457)	\$67,077
Conseco Life Ins Co	65900	IN	L&D	\$3,951,267	\$3,732,224	\$219,043	\$20,583	\$19,344	\$413,164
Conseco Senior Health Ins Co	76325	PA	L&D	\$3,001,957	\$2,875,631	\$126,326	(\$16,396)	(\$8,422)	\$402,519
Constitution Ins Co	32190	NY	P&C	\$50,514	\$14,338	\$36,176	(\$681)	\$1,176	\$454
Constitution Life Ins Co	62359	TX	L&D	\$85,517	\$74,688	\$10,829	(\$1,458)	(\$1,425)	\$32,723
Continental American Ins Co	71730	SC	L&D	\$62,537	\$46,647	\$15,890	\$2,698	\$2,503	\$42,416
Continental Assur Co	62413	IL	L&D	\$6,037,736	\$4,861,036	\$1,176,700	\$629,079	\$469,910	\$176,155
Continental Cas Co	20443	IL	P&C	\$34,211,782	\$27,396,492	\$6,815,291	\$521,444	\$769,469	\$6,644,716
Continental General Ins Co	71404	NE	L&D	\$444,667	\$375,701	\$68,966	\$10,259	\$9,460	\$318,116
Contractors Bonding & Ins Co	37206	WA	P&C	\$142,764	\$104,653	\$38,111	\$6,363	\$5,821	\$47,996

**State of Washington  
Office of Insurance Commissioner  
Insurance Companies**

All Authorized Companies

**2004 Balance Sheet/Income Statement Summary**

Company Name	NAIC Code	Dam	Type(1)	Total Assets	Total Liabilities and Surplus(2)	Total Capital and Surplus(2)	Net Income	Net Change Capital and Surplus(3)	Premiums Earned(4)
Coregis Ins Co	21318	IN	P&C	\$530,821	\$330,580	\$200,240	\$6,732	\$1,945	\$25,980
Cornhusker Cas Co	20044	NE	P&C	\$752,216	\$136,725	\$615,491	\$35,942	\$84,305	\$54,992
Country Life Ins Co	62553	IL	L&D	\$6,181,122	\$5,246,765	\$934,356	\$25,515	\$19,472	\$523,787
County Mut Ins Co	20990	IL	P&C	\$2,756,295	\$1,557,080	\$1,199,215	\$122,671	\$145,726	\$1,452,246
Courtesy Ins Co	26492	FL	P&C	\$253,535	\$174,809	\$78,726	\$9,802	\$8,297	\$52,925
Cpa Mut Ins Co Of Amer RRG	10164	VT	P&C	\$20,539	\$13,333	\$7,206	(\$1,636)	(\$1,499)	\$2,785
Croatian Fraternal Union Of Amer	56634	PA	F	\$265,054	\$254,903	\$10,151	\$1,624	\$2,272	\$24,286
Crum & Forster Ind Co	31348	DE	P&C	\$33,963	\$24,092	\$9,871	(\$1)	\$162	\$7,904
CSE Safeguard Ins Co	18953	CA	P&C	\$62,852	\$39,605	\$23,247	\$2,408	\$2,115	\$16,621
Cumberland Cas & Surety Co	24660	FL	P&C	\$8,295	\$21,240	(\$12,944)	(\$9,241)	(\$10,106)	\$5,082
Cumis Ins Society Inc	10847	WI	P&C	\$973,172	\$570,386	\$402,786	\$40,965	\$49,722	\$410,041
Cuna Mut Ins Society	62626	WI	L&D	\$3,124,015	\$2,399,355	\$724,660	\$37,565	\$105,567	\$1,448,022
Cuna Mut Life Ins Co	65749	IA	L&D	\$7,551,505	\$7,264,233	\$287,272	\$23,215	\$36,374	\$1,073,351
DaimlerChrysler Ins Co	10499	MI	P&C	\$395,233	\$192,756	\$202,476	\$30,903	(\$4,486)	\$117,327
Dairyland Ins Co	21164	WI	P&C	\$1,042,665	\$711,511	\$331,154	\$31,276	\$34,303	\$335,958
Danwin Natl Assur Cp	16624	DE	P&C	\$47,278	\$16,327	\$30,951	(\$1,098)	\$14,171	\$2,957
Degree Of Honor Protective Assn	57088	MN	F	\$166,595	\$161,609	\$4,987	\$906	\$667	\$16,309
Delaware American Life Ins Co	62634	DE	L&D	\$97,006	\$57,818	\$39,188	\$3,657	\$4,213	\$15,321
Dental Health Services	47490	WA	LHCSC	\$2,065	\$792	\$1,273	\$137	\$173	\$3,468
Dentists Benefits Ins Co	18813	OR	P&C	\$14,150	\$4,704	\$9,446	\$655	(\$309)	\$3,103
Developers Surety And Ind Co	12718	IA	P&C	\$84,576	\$47,872	\$36,704	\$1,722	\$4,145	\$41,927
Diamond State Ins Co	42048	IN	P&C	\$151,802	\$45,959	\$105,843	\$2,667	\$6,178	\$10,041
Discover Prop & Cas Ins Co	36463	IL	P&C	\$101,870	\$71,423	\$30,447	\$553	\$632	\$27,094
Doctors Co An Interins Exchn	34495	CA	P&C	\$1,559,572	\$1,153,989	\$405,583	\$32,396	\$55,393	\$444,354
Electric Ins Co	21261	MA	P&C	\$1,144,329	\$869,377	\$274,952	\$11,177	\$6,714	\$419,530
EMC Natl Life Co	62928	IA	L&D	\$652,215	\$578,860	\$73,355	\$9,200	\$1,476	\$153,119
Emergency Physicians Ins Co RRG	11714	NV	P&C	\$10,053	\$6,927	\$3,126	(\$1,312)	\$2,064	\$3,809
Empire General Life Assur Corp	94285	TN	L&D	\$219,132	\$151,072	\$68,060	(\$16,624)	(\$11,151)	\$59,786
Employees Life Co Mut	84174	IL	L&D	\$288,449	\$273,847	\$14,603	\$3,901	\$4,041	\$22,021
Employers Fire Ins Co	20648	MA	P&C	\$109,468	\$54,757	\$54,711	\$2,875	\$2,857	\$28,584
Employers Ins of Wausau	21458	WI	P&C	\$4,423,248	\$3,428,099	\$995,149	\$100,464	\$244,328	\$1,552,028
Employers Mut Cas Co	21415	IA	P&C	\$1,837,476	\$1,260,472	\$577,004	(\$22,790)	\$25,476	\$698,414
Employers Reins Corp	39845	MO	P&C	\$16,759,214	\$11,246,093	\$5,513,121	(\$110,291)	\$393,770	\$3,131,388
Equitable Life & Cas Ins Co	62952	UT	L&D	\$156,298	\$123,436	\$32,862	\$3,861	\$2,449	\$113,959
Equitrust Life Ins Co	62510	IA	L&D	\$2,849,314	\$2,683,543	\$165,771	\$22,943	\$41,778	\$723,397
Esurance Ins Co	25712	OK	P&C	\$102,706	\$67,959	\$34,748	\$149	\$9,309	\$25,270
Euler American Credit Ind Co	20516	NY	P&C	\$268,143	\$139,306	\$128,838	\$17,522	\$14,388	\$78,922
Everest Natl Ins Co	10120	AZ	P&C	\$764,413	\$648,641	\$115,772	\$13,653	\$47,087	\$128,101
Evergreen Natl Ind Co	12750	OH	P&C	\$48,014	\$17,961	\$30,052	\$1,966	\$52	\$7,854

**State of Washington  
Office of Insurance Commissioner**

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All Authorized Companies

**2004 Balance Sheet/Income Statement Summary**

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	Total Capital and Surplus(2)	Net Income	All Dollars in Thousands	
								Total Capital	Net Capital and Surplus(3)
								Net Change Capital and Surplus	Premiums Earned(4)
Evergreen USA RRG Inc	38466	VT	P&C	\$10,122	\$6,832	\$3,290	\$386	\$859	\$3,051
Excess Share Ins Corp	10003	OH	P&C	\$41,682	\$29,888	\$11,794	\$1,197	\$1,185	\$2,047
Executive Risk Ind Inc	35181	DE	P&C	\$2,225,389	\$1,640,171	\$585,218	\$106,973	\$75,120	\$753,704
Factory Mut Ins Co	21482	RI	P&C	\$6,974,548	\$3,441,757	\$3,532,791	\$501,479	\$699,496	\$2,147,726
Fairmont Premier Ins Co	25518	CA	P&C	\$168,487	\$48,571	\$119,916	(\$662)	\$82,472	\$33,729
Fairmont Specialty Ins Co	24384	DE	P&C	\$235,722	\$148,734	\$86,989	\$10,941	\$2,949	\$112,991
Family Heritage Life Ins Co Of Amer	77968	OH	L&D	\$150,313	\$133,168	\$17,145	\$5,236	\$4,730	\$69,230
Family Life Ins Co	63053	TX	L&D	\$111,562	\$89,661	\$21,900	(\$1,630)	(\$4,496)	\$20,915
Family Service Life Ins Co	74004	TX	L&D	\$609,684	\$536,141	\$73,543	\$17,971	(\$49)	\$125
Farm Bureau Life Ins Co	63088	IA	L&D	\$5,152,756	\$4,776,487	\$376,269	\$38,145	\$35,098	\$521,297
Farmers Alliance Mut Ins Co	19194	KS	P&C	\$211,105	\$120,214	\$90,891	\$10,941	\$17,389	\$143,298
Farmers Home Mut Ins Co	13846	MN	P&C	\$33,982	\$21,371	\$12,611	\$206	\$1,164	\$14,460
Farmers Ins Co Of WA	21644	WA	P&C	\$342,874	\$224,918	\$117,956	\$9,238	\$10,869	\$186,181
Farmers Ins Exch	21652	CA	P&C	\$10,117,191	\$7,716,016	\$2,401,176	\$63,329	\$251,933	\$4,817,436
Farmers New World Life Ins Co	63177	WA	L&D	\$6,828,279	\$5,733,698	\$1,094,581	\$164,164	\$42,442	\$653,175
Farmington Cas Co	41483	CT	P&C	\$944,516	\$716,473	\$228,043	\$55,927	\$24,100	\$265,290
Farmland Mut Ins Co	13838	IA	P&C	\$317,055	\$208,326	\$108,729	\$13,556	\$10,759	\$135,543
Federal Home Life Ins Co	67695	VA	L&D	\$1,766,311	\$578,407	\$1,187,904	\$498,325	\$32,702	\$54,908
Federal Ins Co	20281	IN	P&C	\$23,128,725	\$15,364,060	\$7,764,665	\$1,055,993	\$1,470,759	\$6,882,753
Federal Life Ins Co	63223	IL	L&D	\$233,580	\$194,454	\$39,126	(\$1,790)	(\$1,694)	\$21,952
Federated Life Ins Co	63258	MN	L&D	\$762,922	\$572,930	\$189,992	\$22,550	\$11,477	\$102,034
Federated Mut Ins Co	13935	MN	P&C	\$3,359,840	\$2,065,896	\$1,293,944	\$109,449	\$119,210	\$1,031,319
Federated Rural Electric Ins Exch	11118	KS	P&C	\$220,792	\$152,527	\$68,265	\$5,889	\$8,244	\$86,164
Federated Service Ins Co	28304	MN	P&C	\$320,363	\$235,788	\$84,576	\$7,008	\$5,161	\$114,591
FFG Ins Co	43460	TX	P&C	\$46,352	\$17,109	\$29,244	\$3,329	\$3,433	\$6,682
Fidelity & Guaranty Life Ins Co	63274	MD	L&D	\$14,974,756	\$14,254,149	\$720,607	(\$39,574)	\$179,270	\$2,994,510
Fidelity Investments Life Ins Co	93696	UT	L&D	\$11,548,929	\$11,036,027	\$512,902	\$56,446	\$60,417	\$383,033
Fidelity Life Assn	63290	IL	L&D	\$586,602	\$322,710	\$263,891	\$16,368	\$13,224	\$14,707
Fidelity Natl Ins Co	25180	CA	P&C	\$116,158	\$61,636	\$54,522	(\$284)	\$16,564	\$56,584
Fidelity Natl Prop and Cas Ins Co	16578	NY	P&C	\$59,344	\$36,729	\$22,615	\$9,232	\$9,186	\$291
Fidelity Natl Title Ins Co	51586	CA	T	\$747,720	\$528,017	\$219,704	\$54,727	(\$19,226)	\$1,571,697
Fidelity Security Life Ins Co	71870	MO	L&D	\$454,644	\$400,184	\$54,460	\$4,976	\$5,658	\$153,476
Financial Guaranty Ins Co	12815	NY	P&C	\$3,115,767	\$1,943,171	\$1,172,595	\$144,107	\$19,099	\$146,164
Financial Ind Co	19852	CA	P&C	\$64,452	\$33,481	\$30,970	\$3,135	\$221	\$34,000
Financial Security Assur Inc	18287	NY	P&C	\$3,479,996	\$2,335,296	\$1,144,700	\$175,774	\$19,058	\$224,564
Firemans Fund Ins Co	21873	CA	P&C	\$9,913,245	\$6,983,138	\$2,930,106	\$231,008	\$71,240	\$3,117,228
First Allmerica Fin Life Ins Co	69140	MA	L&D	\$3,851,124	\$3,667,480	\$183,644	\$124,767	\$60,843	\$60,831
First American Prop & Cas Ins Co	37710	CA	P&C	\$83,665	\$54,569	\$29,096	\$2,106	\$3,944	\$46,749
First American Title Ins Co	50814	CA	T	\$1,825,723	\$1,079,677	\$746,045	\$130,525	(\$535)	\$3,280,375

**State of Washington  
Office of Insurance Commissioner  
Insurance Companies**

All Authorized Companies

**2004 Balance Sheet/Income Statement Summary**

All Dollars in Thousands

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	Total Capital and Surplus(2)	Net Income	Net Change Capital and Surplus(3)	Premiums Earned(4)
First Colonial Ins Co	29980	FL	P&C	\$178,425	\$147,516	\$30,909	(\$11,327)	(\$9,858)	\$55,844
First Colony Life Ins Co	63401	VA	L&D	\$7,232,804	\$6,318,394	\$914,411	\$171,488	(\$206,635)	\$923,553
First Financial Ins Co	11177	IL	P&C	\$410,884	\$213,284	\$197,599	(\$8,749)	\$26,767	\$34,434
First Health Life & Health Ins Co	90328	TX	L&D	\$88,237	\$64,445	\$23,791	\$5,868	\$5,799	\$35,890
First Investors Life Ins Co	63495	NY	L&D	\$1,208,907	\$1,125,910	\$82,997	\$7,527	\$8,233	\$103,360
First Liberty Ins Corp	33588	IA	P&C	\$40,273	\$20,801	\$19,472	\$506	\$489	\$9,698
First Natl Ins Co Of Amer	24724	WA	P&C	\$217,566	\$150,852	\$66,714	\$14,738	\$5,288	\$110,581
First Penn Pacific Life Ins Co	67652	IN	L&D	\$1,797,042	\$1,635,256	\$161,786	\$46,843	\$41,547	\$101,104
First Sealord Surety Inc	28519	PA	P&C	\$10,713	\$2,189	\$8,524	\$432	\$388	\$8,755
Florists Mut Ins Co	13978	IL	P&C	\$178,026	\$135,220	\$42,806	\$693	\$8,143	\$71,831
Foremost Ins Co	11185	MI	P&C	\$1,441,612	\$1,030,685	\$410,927	\$36,529	\$55,691	\$1,003,733
Forethought Life Ins Co	91642	IN	L&D	\$310,511	\$208,537	\$101,974	\$6,542	(\$219,549)	\$210,781
Fort Dearborn Life Ins Co	71129	IL	L&D	\$1,595,342	\$1,263,668	\$331,674	\$24,560	\$19,833	\$727,305
Fortis Benefits Ins Co	70408	IA	L&D	\$8,129,826	\$7,545,650	\$584,177	\$123,810	\$23,281	\$1,839,238
Fortis Ins Co	69477	WI	L&D	\$827,251	\$581,213	\$246,038	\$127,774	\$70,316	\$1,407,191
Fortress Ins Co	10801	IL	P&C	\$32,218	\$17,214	\$15,003	(\$197)	\$717	\$1,562
Fraternal Beneficial Assoc	29360	WA	P&C	\$2,283	\$0	\$2,283	\$79	\$79	\$67
Freedom Life Ins Co Of Amer	62324	TX	L&D	\$35,850	\$26,487	\$9,363	\$790	\$538	\$23,459
Fremont Life Ins Co	62154	CA	L&D	\$6,247	\$3,136	\$3,111	(\$2,187)	(\$2,168)	\$49
Garden State Life Ins Co	63657	TX	L&D	\$100,437	\$67,178	\$33,259	(\$1,437)	(\$1,223)	\$39,023
GE Grp Life Assur Co	80926	CT	L&D	\$843,519	\$630,545	\$212,973	\$19,980	\$5,334	\$585,744
GE Life And Annuity Assur Co	65536	VA	L&D	\$17,256,636	\$16,439,433	\$817,203	\$105,826	\$254,790	\$1,478,234
Ge Residential Mortgage Ins Corp NC	29823	NC	P&C	\$34,906	\$22,871	\$12,035	\$1,429	\$1,232	\$724
Geico Cas Co	41491	MD	P&C	\$261,923	\$176,853	\$85,070	\$10,627	\$10,433	\$73,552
Geico Ind Co	22055	MD	P&C	\$3,409,350	\$2,000,100	\$1,409,250	\$201,339	\$223,543	\$2,300,000
Gen Elec Mortgage Ins Corp Of NC	16675	NC	P&C	\$213,314	\$123,550	\$89,764	\$21,069	(\$6,689)	\$36,936
General American Life Ins Co	63665	MO	L&D	\$14,452,852	\$13,155,594	\$1,297,258	(\$80,301)	\$284,164	\$689,840
General Cas Co Of WI	24414	WI	P&C	\$1,527,957	\$997,562	\$530,395	\$121,690	\$57,567	\$647,745
General Electric Capital Assur Co	70025	DE	L&D	\$31,489,852	\$28,305,937	\$3,183,915	\$1,052,772	\$410,134	\$4,834,409
General Electric Mortgage Ins Corp	38458	NC	P&C	\$2,724,043	\$2,537,836	\$186,207	\$195,929	\$134,129	\$422,142
General Fidelity Life Ins Co	93521	CA	L&D	\$307,540	\$65,683	\$241,856	\$15,303	\$32,203	(\$4,979)
General Fire & Cas Co	37931	ID	P&C	\$47,697	\$38,140	\$9,557	(\$3,425)	\$44	\$26,005
Genesis Ins Co	24732	WA	P&C	\$2,455,674	\$1,734,644	\$721,029	\$148,857	\$97,712	\$1,271,681
General Reins Corp	22039	DE	P&C	\$19,614,061	\$12,455,074	\$7,158,986	\$485,836	\$1,723,789	\$2,465,206
General Star Natl Ins Co	11967	OH	P&C	\$529,973	\$356,728	\$173,245	\$7,717	\$15,001	\$55,561
Genesys Ins Co	38962	CT	P&C	\$267,346	\$177,053	\$90,293	(\$6,272)	(\$4,158)	\$67,755
Genvera Ins Co	10799	MD	P&C	\$52,040	\$16,205	\$35,835	\$10,366	(\$15,060)	\$7,866
Gerber Life Ins Co	70939	NY	L&D	\$937,797	\$789,194	\$148,603	\$25,286	\$25,351	\$252,040
Getling Amer Ins Co	41343	NY	P&C	\$141,493	\$61,059	\$80,434	\$108	\$357	\$2,641

**State of Washington  
Office of Insurance Commissioner  
Insurance Companies**

All Authorized Companies

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	Total Capital and Surplus(2)	Net Income	All Dollars in Thousands	
								Total Capital and Surplus(3)	Net Change Capital and Surplus(3)
Globe Life & Accident Ins Co	91472	DE	L&D	\$2,103,377	\$1,776,846	\$326,532	\$131,086	\$19,856	\$448,535
Golden Ins Co RRG	11145	NV	P&C	\$3,060	\$2,431	\$629	(\$130)	\$151	\$288
Golden Rule Ins Co	62286	IL	L&D	\$2,369,026	\$2,094,390	\$274,636	\$106,133	\$36,590	\$1,014,397
Government Employees Ins Co	22063	MD	P&C	\$11,160,614	\$6,363,775	\$4,796,839	\$814,529	\$672,896	\$6,413,136
Government Personnel Mut Life Ins Co	63967	TX	L&D	\$711,503	\$633,215	\$78,288	\$8,377	\$12,101	\$54,251
Grange Ins Assn	22101	WA	P&C	\$174,565	\$102,750	\$71,815	\$6,551	\$6,859	\$104,653
Gray Ins Co	36307	LA	P&C	\$235,899	\$161,296	\$74,603	\$6,775	\$15,973	\$87,138
Great American Ins Co	16691	OH	P&C	\$5,084,577	\$3,639,284	\$1,445,293	\$488,923	(\$117,234)	\$1,170,538
Great American Life Ins Co	63312	OH	L&D	\$7,788,684	\$7,210,745	\$577,939	\$80,984	\$62,579	\$559,405
Great Northern Ins Co	20303	MN	P&C	\$1,297,347	\$1,042,389	\$254,959	\$56,084	\$33,491	\$376,852
Great Republic Life Ins Co	67482	WA	L&D	\$18,368	\$15,806	\$2,561	(\$777)	(\$750)	\$2,068
Great Southern Life Ins Co	90212	TX	L&D	\$75,532	\$48,644	\$26,888	(\$785)	(\$33,126)	\$948
Great West Cas Co	11371	NE	P&C	\$1,229,965	\$874,326	\$355,639	\$40,718	\$28,993	\$480,691
Great West Healthcare of WA Inc	47081	WA	HCSC	\$6,698	\$1,915	\$4,783	\$247	(\$3,389)	\$1,664
Great West Life & Annuity Ins Co	68322	CO	L&D	\$32,157,724	\$30,680,299	\$1,477,425	\$402,341	\$264,876	\$3,555,825
Great West Life Assur Co	80705	MI	L&D	\$188,926	\$137,783	\$51,143	\$2,336	\$5,276	\$8,307
Great Western Ins Co	71480	UT	L&D	\$337,084	\$313,061	\$24,023	\$5,151	\$4,597	\$103,103
Greenwich Ins Co	22322	DE	P&C	\$674,630	\$381,966	\$292,664	\$12,386	\$19,585	\$94,077
Group Health Options Inc	47055	WA	HCSC	\$66,655	\$38,536	\$28,120	\$1,994	\$1,905	\$353,155
Group Hlth Cooperative	95672	WA	HMO	\$899,307	\$521,322	\$377,985	\$91,158	\$77,572	\$1,997,806
Guaranteee Co Of North America USA	36650	MI	P&C	\$62,985	\$10,590	\$52,395	(\$9,629)	(\$3,334)	\$7,197
Guarantee Trust Life Ins Co	64211	IL	L&D	\$211,246	\$179,768	\$31,478	(\$1,790)	(\$12,718)	\$206,796
Guaranty Income Life Ins Co	64238	LA	L&D	\$370,705	\$354,724	\$15,981	(\$186)	(\$661)	\$55,871
Guaranty Natl Ins Co	11401	CO	P&C	\$372,798	\$280,273	\$92,524	(\$23,332)	(\$32,634)	\$43,401
Guardian Ins & Annuity Co Inc	78778	DE	L&D	\$9,904,832	\$9,674,000	\$230,833	\$13,824	\$8,457	\$1,132,285
Guardian Life Ins Co Of Amer	64246	NY	L&D	\$23,336,264	\$20,430,978	\$2,905,286	\$285,525	\$309,544	\$5,607,144
Guideone Mut Ins Co	15032	IA	P&C	\$686,708	\$438,587	\$248,121	\$4,147	\$23,077	\$304,338
Guideone Specialty Mut Ins Co	14559	IA	P&C	\$143,838	\$105,142	\$38,696	\$813	\$7,685	\$76,084
Gulf Ins Co	22217	CT	P&C	\$2,685,905	\$1,823,107	\$862,798	(\$162,326)	\$283,234	\$600,189
Hanover Ins Co	22292	NH	P&C	\$3,448,559	\$2,349,748	\$1,098,812	\$20,461	\$97,225	\$1,362,397
Hartford Cas Ins Co	29424	IN	P&C	\$1,760,161	\$1,005,973	\$754,188	\$75,027	\$61,062	\$493,982
Hartford Fire In Co	19682	CT	P&C	\$20,101,633	\$10,347,274	\$9,754,360	\$390,801	\$1,858,811	\$3,727,318
Hartford Ins Co Of The Midwest	37478	IN	P&C	\$241,932	\$94,729	\$147,203	\$17,249	\$21,033	\$44,907
Hartford Life & Accident Ins Co	70815	CT	L&D	\$10,838,224	\$5,720,296	\$5,117,928	\$771,875	\$647,418	\$2,474,073
Hartford Life & Annuity Ins Co	71153	CT	L&D	\$69,726,527	\$68,418,535	\$1,307,992	\$256,679	\$264,211	\$11,619,788
Hartford Life Grp Ins Co	74268	IL	L&D	\$2,698,417	\$2,181,773	\$516,643	\$44,186	\$39,541	\$1,054,537

**State of Washington  
Office of Insurance Commissioner  
Insurance Companies**

**All Authorized Companies**

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	Total Capital and Surplus(2)	Net Income	All Dollars in Thousands		
								Total Capital and Surplus(3)	Net Change Capital and Surplus(3)	Premiums Earned(4)
Hartford Life Ins Co	88072	CT	L&D	\$112,861,252	\$109,669,355	\$3,191,896	\$535,640	\$76,596	\$11,507,751	
Hartford Steam Boil Inspec & Ins Co	11452	CT	P&C	\$1,180,372	\$575,839	\$604,533	\$107,685	\$46,329	\$538,157	
Hartford Underwriters Ins Co	30104	CT	P&C	\$1,236,581	\$731,688	\$504,893	\$111,756	\$29,681	\$359,260	
HCC Life Ins Co	92711	IN	L&D	\$240,886	\$110,901	\$129,985	\$27,155	\$5,754	\$230,299	
Health Net Life Ins Co	66141	CA	L&D	\$344,115	\$175,519	\$168,596	\$16,648	\$4,223	\$643,130	
Heritage Casualty Ins Co	32077	IL	P&C	\$162,626	\$125,076	\$37,549	(\$10,814)	\$19,570	(\$27,770)	
Heritage Ind Co	39527	CA	P&C	\$198,019	\$113,301	\$84,718	\$12,800	\$7,626	\$27,499	
Heritage Life Ins Co	64394	AZ	L&D	\$60,996	\$9,393	\$51,603	\$3,186	\$5,270	(\$40)	
High Tech Services RRG Inc	11672	VT	P&C	\$11,668	\$346	\$11,322	\$19	\$7,824	\$211	
Highmark Life Ins Co	93440	PA	L&D	\$366,005	\$249,187	\$116,818	\$11,471	\$26,169	\$252,033	
Homelite Ins Co Of The Midwest	13927	ND	P&C	\$41,136	\$28,119	\$13,017	\$1,232	\$4,216	\$25,910	
Homesteamers Life Co	64505	IA	L&D	\$1,070,229	\$1,009,774	\$60,455	\$5,917	\$4,938	\$274,602	
Horace Mann Ins Co	22578	IL	P&C	\$459,697	\$310,035	\$149,662	\$34,038	\$41,628	\$293,332	
Horace Mann Life Ins Co	64513	IL	L&D	\$4,162,893	\$3,932,821	\$230,072	\$22,524	(\$2,113)	\$384,958	
Household Life Ins Co	93777	MI	L&D	\$1,064,061	\$611,218	\$452,843	\$103,176	\$57,266	\$195,105	
Housing Authority RRG Inc	26797	VT	P&C	\$197,145	\$143,099	\$54,046	\$2,641	\$3,049	\$31,416	
Hudson Ins Co	25054	DE	P&C	\$219,951	\$140,875	\$79,076	\$3,670	\$28,484	\$89,055	
Humana Ins Co	73288	WI	L&D	\$928,892	\$553,108	\$375,784	\$57,353	(\$14,447)	\$2,953,756	
Humanadental Ins Co	70580	WI	L&D	\$77,089	\$19,713	\$57,375	\$17,721	\$12,252	\$204,974	
Idealeife Ins Co	97764	CT	L&D	\$20,707	\$8,841	\$11,866	\$2,436	\$2,300	\$2,081	
IDS Life Ins Co	65005	MN	L&D	\$53,108,474	\$50,831,750	\$2,276,724	\$379,950	(\$527,869)	\$5,803,432	
Illinois Mut Life Ins Co	64580	IL	L&D	\$1,116,234	\$993,778	\$122,455	\$6,465	\$5,540	\$106,250	
Indemnity Co Of CA	25550	CA	P&C	\$14,579	\$7,341	\$7,238	\$944	\$973	\$6,679	
Indemnity Ins Co Of North Amer	43575	PA	P&C	\$195,365	\$164,664	\$30,701	\$43	\$550	\$70,144	
Independence Order Of Foresters Us Br	26581	DE	P&C	\$55,737	\$20,330	\$35,408	\$33,862	\$8,224	\$60,203	
Indiana Ins Co	22659	IN	P&C	\$844,142	\$487,103	\$357,039	\$89,311	\$87,202	\$138,622	
Indiana Lumbermens Mut Ins Co	14265	IN	P&C	\$112,704	\$83,373	\$29,331	\$605	(\$377)	\$42,445	
Indianapolis Life Ins Co	64645	IN	L&D	\$3,657,203	\$3,421,613	\$235,590	\$27,320	\$42,445	\$277,560	
Individual Assur Co Life Hlth & Acc	81779	MO	L&D	\$47,669	\$35,679	\$11,991	(\$1,058)	(\$3,614)	\$25,319	
ING Ins Co Of America	76953	FL	L&D	\$737,841	\$662,653	\$75,189	\$6,169	\$6,943	\$19,658	
Ing_Life Ins & Annuity Co	86509	CT	L&D	\$53,114,989	\$51,767,991	\$1,346,998	\$217,171	\$116,349	\$6,953,249	
ING USA Annuity and Life Ins Co	80942	IA	L&D	\$48,007,142	\$46,338,832	\$1,668,310	\$96,098	\$587,166	\$8,907,931	
Insurance Co Of North Amer	22713	PA	P&C	\$508,398	\$440,113	\$68,285	\$16,912	\$15,277	\$175,361	
Insurance Co Of The State Of PA	19429	PA	P&C	\$3,156,975	\$2,062,088	\$1,094,887	\$54,244	\$270,665	\$909,165	
Insurance Co Of The West	27847	CA	P&C	\$630,030	\$336,576	\$293,453	\$7,054	\$43,267	\$164,749	
Insurance Corp Of Hannover	37257	IL	P&C	\$732,545	\$552,695	\$179,851	\$19,395	\$11,694	\$90,125	
Insurance Corp Of NY	18341	NY	P&C	\$223,835	\$263,573	(\$39,738)	(\$66,453)	(\$63,144)	\$8,890	
Integrity Life Ins Co	74780	OH	L&D	\$4,020,823	\$3,775,827	\$244,996	\$29,275	\$71,650	\$323,924	

**State of Washington  
Office of Insurance Commissioner  
Insurance Companies**

All Authorized Companies

Company Name	NAIC Code	Dam	Type(1)	Total Assets	Total Liabilities	Total Capital and Surplus(2)	Net Income	Net Capital and Surplus(3)	All Dollars in Thousands	Premiums Earned(4)
International Bus & Merc Reassur Co	24139	IL	P&C	\$546,301	\$395,594	\$150,707	\$38,492	\$26,910	\$186,009	
International Fidelity Ins Co	11592	NJ	P&C	\$89,543	\$41,448	\$48,094	\$2,208	\$4,495	\$60,685	
Interstate Ind Co	22837	IL	P&C	\$148,334	\$92,838	\$55,497	\$4,753	\$8,019	\$33,250	
Investors Guaranty Life Ins Co	64890	CA	L&D	\$7,607	\$254	\$7,353	\$125	\$87	\$136	
Investors Ins Corp	64939	DE	L&D	\$230,215	\$204,680	\$25,535	(\$901)	(\$475)	\$37,276	
Investors Life Ins Co North Amer	63487	TX	L&D	\$1,060,055	\$1,025,961	\$34,095	(\$1,560)	(\$14,089)	\$43,304	
Jackson Natl Life Ins Co	65056	MI	L&D	\$53,721,693	\$50,581,009	\$3,140,683	\$616,299	\$141,652	\$6,534,192	
Jefferson Natl Life Ins Co	64017	TX	L&D	\$1,699,318	\$1,647,496	\$51,822	\$6,224	(\$3,704)	\$92,121	
Jefferson Pilot Financial Ins Co	70254	NE	L&D	\$12,610,164	\$11,572,759	\$1,037,405	\$205,531	\$35,755	\$1,770,454	
Jefferson Pilot Life Ins Co	67865	NC	L&D	\$15,565,508	\$14,672,875	\$892,634	\$93,599	\$120,304	\$2,099,740	
Jefferson Pilot Lifeamerica Ins Co	62057	NJ	L&D	\$1,431,727	\$1,323,932	\$107,795	(\$4,676)	(\$18,273)	\$150,581	
Jewelers Mut Ins Co	14354	WI	P&C	\$166,367	\$73,112	\$93,256	\$5,595	\$5,939	\$83,482	
JMIC Life Ins Co	89958	FL	L&D	\$235,851	\$159,793	\$76,057	\$7,174	\$6,418	\$37,795	
John Alden Life Ins Co	65080	WI	L&D	\$667,419	\$517,452	\$149,968	\$47,506	\$15,796	\$737,214	
John Hancock Life Ins Co	65099	MA	L&D	\$73,282,667	\$69,198,151	\$4,084,516	\$481,902	\$294,574	\$3,999,634	
John Hancock Variable Life Ins Co	90204	MA	L&D	\$13,399,904	\$12,589,110	\$810,794	\$162,235	\$141,402	\$1,065,192	
Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$558,457	\$250,050	\$308,407	\$59,252	\$67,558	\$1,628,934	
Kaiser Permanente Hlth Alternatives	47033	OR	HCSC	\$3,691	\$298	\$3,394	\$356	(\$339)	\$8,692	
Kanawha Ins Co	65110	SC	L&D	\$539,002	\$455,294	\$83,708	(\$1,745)	\$16,900	\$102,911	
Kansas City Life Ins Co	65129	MO	L&D	\$3,310,950	\$3,020,662	\$290,289	\$79,394	\$64,264	\$187,246	
Kemper Cas Ins Co	27138	IL	P&C	\$27,303	\$5,177	\$22,126	(\$360)	(\$360)	\$262	
Kemper Investors Life Ins Co	90557	IL	L&D	\$16,758,958	\$16,374,494	\$384,464	\$34,066	\$25,061	\$263,823	
Knights Of Columbus	58033	CT	F	\$11,735,413	\$10,206,377	\$1,529,036	\$160,852	\$101,652	\$835,638	
KPS Health Plans	53872	WA	HCSC	\$19,791	\$20,221	(\$429)	(\$1,532)	(\$1,738)	\$151,995	
Lafayette Life Ins Co	65242	IN	L&D	\$1,672,672	\$1,562,463	\$110,209	\$1,328	\$4,898	\$272,090	
Lancer Ins Co	26077	IL	P&C	\$481,045	\$408,578	\$72,466	\$6,424	\$9,842	\$63,034	
Laurier Ind Co	35246	WI	P&C	\$22,648	\$10,293	\$12,355	\$1,731	\$1,911	\$1,757	
Lawyers Title Ins Corp	50024	VA	T	\$650,344	\$412,704	\$237,640	\$34,719	(\$27,310)	\$1,187,839	
Lewis & Clark LTC RRG Inc	11947	NV	P&C	\$1,288	\$672	\$616	(\$369)	(\$219)	\$926	
Lexon Ins Co	13307	TX	P&C	\$44,239	\$19,350	\$24,889	\$4,368	\$4,838	\$20,881	
Liberty Bankers Life Ins Co	68543	OK	L&D	\$239,660	\$224,853	\$14,806	\$6,438	\$644	(\$16,288)	
Liberty Mut Fire Ins Co	42404	IL	P&C	\$1,641,011	\$1,382,831	\$258,180	(\$1,759)	\$392	\$582,004	
Liberty Mut Ins Co	23043	MA	P&C	\$23,956,965	\$16,701,615	\$7,255,350	\$216,860	\$1,132,256	\$6,451,473	
Liberty Natl Life Ins Co	65331	AL	L&D	\$4,340,421	\$3,897,005	\$443,416	\$148,516	\$11,380	\$539,407	
Liberty Northwest Ins Corp	41939	OR	P&C	\$994,099	\$789,075	\$205,024	\$10,866	\$12,636	\$391,723	
Life Ins Co Of North Amer	65498	PA	L&D	\$5,321,940	\$4,661,638	\$660,301	\$96,270	\$125,738	\$1,681,959	

**State of Washington  
Office of Insurance Commissioner**

All Authorized Companies

**2004 Balance Sheet/Income Statement Summary**

All Dollars in Thousands

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	Total Capital and Surplus(2)	Net Income	Total Capital and Surplus(3)	Net Change Capital and Surplus	Premiums Earned(4)
Life Ins Co Of The Southwest	65528	TX	L&D	\$4,043,197	\$3,823,880	\$219,316	\$35,486	\$36,082	\$684,200	
Life Investors Ins Co Of Amer	64130	IA	L&D	\$10,816,946	\$10,210,685	\$606,261	\$91,521	(\$105,122)	\$882,061	
<u>Lifewise Assur Co</u>	94188	WA	L&D	\$62,521	\$31,478	\$31,043	\$2,723	\$2,949	\$31,963	
LifeWise Health Plan of WA	52633	WA	HCSC	\$60,505	\$45,548	\$14,957	\$2,271	\$2,346	\$118,436	
Lincoln General Ins Co	33855	PA	P&C	\$513,451	\$353,070	\$160,381	(\$6,559)	\$7,790	\$213,720	
<u>Lincoln Heritage Life Ins Co</u>	65927	IL	L&D	\$485,846	\$413,251	\$72,595	\$6,380	\$1,598	\$111,999	
Lincoln Natl Life Ins Co	65676	IN	L&D	\$87,081,133	\$84,119,942	\$2,961,192	\$242,090	\$174,495	\$11,328,946	
LM Ins Corp	33600	IA	P&C	\$61,203	\$43,942	\$17,261	\$522	\$406	\$19,403	
<u>Loyal American Life Ins Co</u>	65722	OH	L&D	\$501,783	\$407,682	\$94,101	\$14,267	\$15,732	\$48,062	
Loyal Christian Benefit Assn	56758	PA	F	\$136,866	\$129,852	\$7,014	\$332	(\$89)	\$21,897	
Lumbermens Mut Cas Co	22977	IL	P&C	\$3,776,441	\$3,605,006	\$171,435	(\$65,969)	(\$30,991)	\$59,810	
<u>Lumbermens Underwriting Alliance</u>	23108	MO	P&C	\$352,451	\$265,208	\$87,243	\$21,583	\$22,070	\$94,178	
Lyndon Property Ins Co	35769	MO	P&C	\$393,909	\$234,581	\$159,328	\$10,353	\$5,653	\$67,886	
Madison Natl Life Ins Co Inc	65781	WI	L&D	\$601,351	\$465,669	\$135,682	\$4,939	\$24,425	\$77,082	
<u>Majestic Ins Co</u>	42269	CA	P&C	\$157,872	\$121,160	\$36,713	\$4,508	(\$1,708)	\$70,641	
Manhattan Life Ins Co	65870	NY	L&D	\$350,442	\$310,394	\$40,048	\$4,719	\$14,861	\$20,144	
Manhattan Natl Life Ins Co	67083	IL	L&D	\$275,649	\$232,683	\$42,966	\$7,969	\$2,528	\$2,484	
Manufacturers Alliance Ins Co	36897	PA	P&C	\$186,247	\$131,427	\$54,820	\$3,407	\$465	\$81,345	
Manufacturers Life Ins Co USA	65838	MI	L&D	\$73,775,900	\$72,610,975	\$1,164,925	\$304,136	\$210,521	\$9,211,556	
Manulife Ins Co	93610	DE	L&D	\$561,587	\$445,620	\$115,967	\$10,563	\$12,309	\$187	
<u>Markel American Ins Co</u>	28932	VA	P&C	\$351,073	\$269,759	\$81,315	\$10,993	\$10,263	\$124,209	
Markel Ins Co	38970	IL	P&C	\$485,035	\$364,790	\$120,244	\$19,564	\$15,216	\$241,465	
Massachusetts Mut Life Ins Co	65935	MA	L&D	\$95,586,708	\$89,296,534	\$6,290,174	\$296,619	\$7,908	\$12,495,401	
<u>Mayflower Natl Life Ins Co</u>	87750	IN	L&D	\$220,419	\$174,459	\$45,960	\$52,337	(\$20,493)	\$73,407	
MBIA Ins Corp	12041	NY	P&C	\$10,380,151	\$6,985,475	\$3,394,676	\$705,424	(\$320,337)	\$724,509	
MedAmerica Ins Co	69515	PA	L&D	\$276,895	\$255,676	\$21,219	(\$4,630)	(\$296)	\$35,536	
<u>Medamerica Mut RRG Inc</u>	26257	HI	P&C	\$22,397	\$13,575	\$8,823	\$664	\$2,629	\$8,715	
Medical Ins Exch Of CA	32433	CA	P&C	\$312,238	\$212,495	\$99,743	\$9,497	\$12,279	\$55,678	
Medical Protective Co	11843	IN	P&C	\$2,172,579	\$1,661,757	\$510,822	\$89,226	\$67,941	\$55,039	
<u>Medico Life Ins Co</u>	71471	NE	L&D	\$136,678	\$120,457	\$16,221	\$589	\$25	\$21,002	
Medmarc Cas Ins Co	22241	VT	P&C	\$93,290	\$57,185	\$36,105	\$3,914	\$11,532	\$15,942	
Mega Life & Health Ins Co The	97055	OK	L&D	\$1,269,140	\$961,612	\$307,527	\$80,468	\$44,320	\$1,381,327	
Members Life Ins Co	86126	WI	L&D	\$807,113	\$760,499	\$46,614	\$448	\$314	\$100,461	
Mennonite Mut Aid Assn	57991	IN	F	\$306,412	\$232,139	\$74,274	\$7,588	\$9,571	\$71,128	
Mental Health RRG	44237	VT	P&C	\$12,556	\$7,639	\$4,917	\$444	\$376	\$2,221	
<u>Merasstar Ins Co</u>	31968	TN	P&C	\$105,090	\$83,267	\$21,823	(\$5,292)	(\$4,271)	\$29,678	
Merchants Bonding Co (Mutual)	14494	IA	P&C	\$53,241	\$16,288	\$36,953	\$2,051	\$2,569	\$19,623	
Merit Life Ins Co	65951	IN	L&D	\$1,024,136	\$410,633	\$613,502	\$56,872	\$58,733	\$110,500	
<u>Merrill Lynch Life Ins Co</u>	79022	AR	L&D	\$14,320,159	\$14,035,394	\$284,765	\$79,115	(\$10,956)	\$751,927	

**State of Washington  
Office of Insurance Commissioner  
Insurance Companies**

All Authorized Companies

**2004 Balance Sheet/Income Statement Summary**

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	Total Capital and Surplus(2)	Net Income	Net Change Capital and Surplus(3)	Premiums Earned(4)
MetLife Investors Ins Co	93513	MO	L&D	\$8,480,256	\$8,297,813	\$182,442	(\$168,433)	(\$86,746)	\$260,156
MetLife Investors USA Ins Co	61050	DE	L&D	\$14,589,558	\$14,208,007	\$381,550	(\$200,656)	\$85,693	\$863,033
Metropolitan Life Ins Co	65978	NY	L&D	\$244,236,104	\$235,431,610	\$8,804,495	\$2,648,195	\$837,102	\$26,845,079
Metropolitan Property & Cas Ins Co	26298	RI	P&C	\$5,192,196	\$3,317,197	\$1,874,999	\$355,685	(\$121,335)	\$2,957,511
Metropolitan Tower Life Ins Co	97136	DE	L&D	\$6,537,902	\$5,342,722	\$1,195,181	\$143,973	\$76,894	\$64,724
MGIC Ind Corp	18740	WI	P&C	\$21,317	\$430	\$20,887	\$505	\$502	\$4
Mid West Natl Life Ins Co Of TN	6087	TN	L&D	\$433,581	\$292,640	\$140,941	\$64,848	\$39,333	\$429,529
Mid-Century Ins Co	21687	CA	P&C	\$2,900,573	\$2,342,212	\$558,361	(\$83,882)	(\$47,490)	\$1,489,449
Mid-Continent Cas Co	23418	OK	P&C	\$621,512	\$443,224	\$178,289	\$22,312	\$45,471	\$254,432
Midland Natl Life Ins Co	6044	IA	L&D	\$16,123,539	\$15,312,361	\$811,179	\$180,808	\$124,463	\$2,180,952
Midwestern United Life Ins Co	66109	IN	L&D	\$259,117	\$175,542	\$83,575	\$5,668	\$7,780	\$5,069
Minnesota Life Ins Co	66168	MN	L&D	\$20,014,428	\$18,594,979	\$1,419,449	\$155,796	\$250,696	\$3,195,417
Mitsui Sumitomo Ins Co of Amer	20362	NY	P&C	\$621,451	\$489,586	\$131,865	(\$1,192)	\$4,291	\$197,328
Mitsui Sumitomo Ins USA Inc	22551	NY	P&C	\$92,167	\$53,563	\$38,604	(\$265)	(\$475)	\$21,925
MML Bay State Life Ins Co	70416	CT	L&D	\$4,307,213	\$4,084,691	\$222,522	\$47,285	\$13,681	\$84,115
Modern Woodmen Of Amer	57541	IL	F	\$6,928,588	\$6,026,241	\$902,347	\$78,315	\$68,501	\$684,124
Molina Healthcare of WA Inc	96270	WA	HMO	\$114,793	\$55,446	\$59,347	\$33,440	\$10,811	\$461,525
Monumental General Cas Co	31232	MD	P&C	\$7,947	\$152	\$7,795	(\$458)	(\$21,247)	\$14,927
Monumental Life Ins Co	66281	MD	L&D	\$19,261,230	\$18,324,527	\$936,703	\$328,012	(\$161,551)	\$1,333,057
Many Life Ins Co	66370	NY	L&D	\$11,019,419	\$10,188,534	\$830,886	(\$307,219)	(\$95,932)	\$734,131
Many Life Ins Co Of Amer	78077	AZ	L&D	\$6,362,552	\$6,131,061	\$231,490	(\$83,362)	(\$36,628)	\$824,665
Mortgage Guaranty Ins Corp	29858	WI	P&C	\$7,022,545	\$5,245,740	\$1,776,805	\$163,977	\$141,855	\$1,164,673
Motors Ins Corp	22012	MI	P&C	\$7,730,727	\$5,706,940	\$2,073,787	\$366,252	\$315,662	\$2,786,337
MTL Ins Co	66427	IL	L&D	\$1,177,404	\$1,080,762	\$96,642	\$7,606	\$8,751	\$119,682
Mutual Of Amer Life Ins Co	88668	NY	L&D	\$11,486,923	\$10,810,207	\$676,717	\$18,171	\$49,089	\$1,087,230
Mutual Of Enumclaw Ins Co	14761	WA	P&C	\$481,763	\$320,290	\$161,473	\$10,421	\$11,009	\$273,279
Mutual Of Omaha Ins Co	71412	NE	L&D	\$4,012,021	\$2,274,173	\$1,737,849	\$93,486	\$41,279	\$1,748,839
Mutual Protective Ins Co	31119	NE	L&D	\$277,619	\$256,144	\$21,475	(\$2,022)	(\$10,110)	\$68,424
Mutual Service Life Ins Co	66419	MN	L&D	\$371,460	\$327,821	\$43,640	\$2,269	\$3,859	\$2,198
National American Ins Co	23663	OK	P&C	\$127,510	\$86,052	\$41,458	(\$7,482)	(\$8,696)	\$64,042
National Benefit Life Ins Co	61409	NY	L&D	\$781,394	\$485,991	\$295,402	\$34,879	\$36,806	\$282,607
National Catholic Soc Of Foresters	57568	IL	F	\$125,658	\$115,248	\$10,410	(\$130)	\$242	\$6,111
National Continental Ins Co	10243	NY	P&C	\$102,386	\$58,983	\$43,403	\$15,350	\$2,408	\$657
National Farmers Union Life Ins Co	66540	TX	L&D	\$305,783	\$265,862	\$39,921	\$6,641	\$1,457	\$8,706
National Farmers Union Prop & Cas	16217	CO	P&C	\$288,440	\$197,535	\$90,905	\$19,587	\$2,126	\$175,501
National Foundation Life Ins Co	98205	TX	L&D	\$48,646	\$39,639	\$9,007	\$1,569	\$1,838	\$57,790
National General Ins Co	23728	MO	P&C	\$130,278	\$93,026	\$37,253	\$3,438	\$2,129	\$30,941
National Guardian Life Ins Co	66583	WI	L&D	\$1,295,291	\$1,159,997	\$135,294	\$13,904	\$9,918	\$158,689
National Health Ins Co	82538	TX	L&D	\$33,816	\$22,448	\$11,368	(\$3,854)	\$12,310	\$92,037

**State of Washington  
Office of Insurance Commissioner**

All Authorized Companies

**2004 Balance Sheet/Income Statement Summary**

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	Total Capital and Surplus(2)	Net Income	All Dollars in Thousands	
								Total Capital	Net Capital and Surplus(3)
									Premiums Earned(4)
National Home Ins Co RRG	44016	CO	P&C	\$48,210	\$33,275	\$14,935	\$13	\$114	\$2,021
National Ind Co	20087	NE	P&C	\$50,959,623	\$23,734,864	\$27,224,759	\$2,185,999	\$4,128,440	\$2,702,241
National Interstate Ins Co	32620	OH	P&C	\$297,898	\$205,774	\$92,124	\$20,450	\$33,503	\$133,187
National Liab & Fire Ins Co	20052	CT	P&C	\$654,764	\$375,952	\$278,812	\$35,000	\$42,823	\$150,792
National Life Ins Co	66680	VT	L&D	\$7,584,802	\$7,042,366	\$542,437	\$65,975	\$90,047	\$641,063
National Merit Ins Co	39004	WA	P&C	\$25,756	\$15,453	\$10,303	(\$43)	(\$2,304)	\$15,650
National Specialty Ins Co	22608	TX	P&C	\$17,037	\$7,857	\$9,180	\$584	\$1,365	\$8,648
National States Ins Co	60593	MO	L&D	\$118,484	\$104,491	\$13,994	(\$2,792)	(\$1,049)	\$92,310
National Surety Corp	21881	IL	P&C	\$465,097	\$321,975	\$143,122	\$19,891	\$23,195	\$166,252
National Teachers Assoc Life Ins Co	87963	TX	L&D	\$105,994	\$89,023	\$16,971	\$3,206	\$3,942	\$46,480
National Union Fire Ins Co Of Pitts	19445	PA	P&C	\$26,389,126	\$17,835,161	\$8,553,964	\$661,875	\$1,654,709	\$6,909,652
National Western Life Ins Co	66850	CO	L&D	\$5,293,472	\$4,767,389	\$526,084	\$54,216	\$48,081	\$982,852
Nationwide Life & Ann Co of Amer	70750	DE	L&D	\$1,052,411	\$997,879	\$54,533	\$12,130	\$8,214	\$36,841
Nationwide Life And Annuity Ins Co	92657	OH	L&D	\$8,319,171	\$8,088,985	\$230,186	\$12,549	\$1,936	\$166,905
Nationwide Life Ins Co	66869	OH	L&D	\$90,735,077	\$88,344,059	\$2,391,019	\$317,724	\$163,917	\$10,237,459
Nationwide Life Ins Co of Amer	68225	PA	L&D	\$6,657,767	\$6,081,240	\$576,526	\$126,352	\$56,919	\$332,060
Nationwide Mut Fire Ins Co	23779	OH	P&C	\$4,279,315	\$2,788,576	\$1,490,739	\$188,586	\$180,871	\$1,531,634
Nationwide Mut Ins Co	23787	OH	P&C	\$24,183,383	\$16,602,180	\$7,581,203	\$1,028,219	\$423,744	\$11,344,933
Navigators Ins Co	42307	NY	P&C	\$804,921	\$569,359	\$235,561	\$30,282	\$25,238	\$228,759
NCMIC Ins Co	15865	IA	P&C	\$445,666	\$314,542	\$131,124	\$8,921	\$280	\$83,192
New England Life Ins Co	91626	MA	L&D	\$10,034,092	\$9,661,715	\$372,377	\$72,613	\$45,265	\$1,695,677
New Hampshire Ind Co Inc	23833	PA	P&C	\$318,693	\$215,608	\$103,085	\$16,715	\$12,875	\$270,031
New Hampshire Ins Co	23841	PA	P&C	\$3,095,053	\$2,101,824	\$993,229	\$97,695	\$296,481	\$909,165
New York Life Ins & Annuity Corp	91596	DE	L&D	\$56,282,522	\$54,273,676	\$2,008,845	\$224,440	\$126,485	\$7,390,779
New York Life Ins Co	66915	NY	L&D	\$101,303,785	\$91,596,003	\$9,707,782	\$984,213	\$570,933	\$8,632,921
New York Marine & Grnl Ins Co	16608	NY	P&C	\$530,151	\$363,140	\$167,010	\$5,568	(\$4,919)	\$98,893
Newport Mut Ins RRG Inc	10967	HI	P&C	\$4,089	\$2,774	\$1,315	\$162	\$171	\$2,390
NGL American Life Co	97241	WI	L&D	\$124,794	\$102,356	\$22,438	\$3,299	\$542	\$11,914
Nippon Life Ins Co Of Amer	81264	IA	L&D	\$158,594	\$52,685	\$105,908	\$6,655	\$6,717	\$208,922
Nipponkoa Ins Co Ltd U.S. Branch	27073	NY	P&C	\$178,928	\$127,646	\$51,282	\$1,314	(\$2,355)	\$51,498
NIPPONKOA Ins Co of America	12190	NY	P&C	\$59,876	\$15,957	\$43,918	\$2,376	\$2,977	\$2,024
North American Co Life & Hlth Ins	66974	IL	P&C	\$4,568,701	\$4,167,420	\$401,281	\$55,255	\$95,440	\$580,297
North American Specialty Ins Co	29874	NH	P&C	\$285,043	\$99,750	\$185,292	\$8,128	\$10,610	\$10,069
North Coast Life Ins Co	67059	WA	L&D	\$119,774	\$113,603	\$6,171	\$366	\$444	\$22,797
North Pointe Ins Co	27740	MN	P&C	\$124,722	\$92,042	\$32,681	\$2,624	\$2,974	\$75,732
North River Ins Co	21105	NJ	P&C	\$844,851	\$540,477	\$304,374	\$27,702	\$21,783	\$173,885
Northern Assur Co Of Amer	38369	MA	P&C	\$345,033	\$181,107	\$163,927	\$11,145	\$13,118	\$95,278
Northland Cas Co	24031	MN	P&C	\$98,782	\$72,739	\$26,043	\$3,797	\$3,615	\$36,870
Northland Ins Co	24015	MN	P&C	\$1,100,314	\$665,611	\$434,703	\$38,133	\$54,759	\$338,002

**State of Washington  
Office of Insurance Commissioner  
Insurance Companies**

All Authorized Companies

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	Total Capital and Surplus(2)	Net Income	All Dollars in Thousands	
								Total Capital and Surplus(2)	Net Change Capital and Surplus(3)
									Premiums Earned(4)
Northwest Dentists Ins Co	32417	WA	P&C	\$15,052	\$8,224	\$6,829	(\$196)	(\$186)	\$2,434
Northwest Physicians Mut Ins Co	43583	OR	P&C	\$76,710	\$67,370	\$9,341	\$1,172	\$3,920	\$22,433
Northwestern Long Term Care Ins Co	69000	WI	L&D	\$114,431	\$59,087	\$55,344	(\$7,020)	\$25	\$47,347
Northwestern Mut Life Ins Co	67091	WI	L&D	\$123,906,729	\$114,972,777	\$8,933,951	\$823,687	\$1,387,193	\$10,596,730
NYLife Ins Co Of AZ	81353	AZ	L&D	\$124,989	\$88,809	\$36,180	(\$11,636)	(\$11,546)	\$38,578
Occidental Life Ins Co Of NC	67148	TX	L&D	\$259,667	\$236,100	\$23,567	\$4,130	\$412	\$20,634
Ohio Ins Co	35602	OH	P&C	\$322,045	\$259,041	\$63,005	\$5,060	\$10,439	\$48,282
Ohio Cas Ins Co	24074	OH	P&C	\$2,595,542	\$1,623,502	\$972,040	\$138,317	\$104,413	\$676,549
Ohio Farmers Ins Co	24104	OH	P&C	\$1,202,050	\$282,335	\$919,715	\$24,210	\$154,426	\$124,869
Ohio Ind Co	26565	OH	P&C	\$100,392	\$70,288	\$30,104	(\$12,077)	(\$6,189)	\$50,064
Ohio Natl Life Assur Corp	89206	OH	L&D	\$1,982,844	\$1,844,516	\$138,327	\$6,718	(\$8,680)	\$236,752
Ohio Natl Life Ins Co	67172	OH	L&D	\$9,659,737	\$8,973,373	\$686,365	\$73,472	\$7,076	\$1,164,805
Old American Ins Co	67199	MO	L&D	\$264,355	\$240,531	\$23,823	\$6,661	\$3,690	\$67,312
Old Republic Ins Co	24147	PA	P&C	\$1,847,752	\$1,171,005	\$676,747	\$94,220	\$66,762	\$351,398
Old Republic Life Ins Co	67261	IL	L&D	\$109,178	\$85,352	\$23,826	(\$2,807)	(\$1,384)	\$31,012
Old Republic Natl Title Ins Co	50520	MN	T	\$448,781	\$334,795	\$113,987	\$36,285	\$14,155	\$881,667
Old Republic Surety Co	40444	WI	P&C	\$88,209	\$49,974	\$38,234	\$5,528	\$2,155	\$35,456
Old Standard Life Ins Co	88579	ID	L&D	\$305,655	\$276,952	\$28,703	(\$12,750)	(\$28,981)	\$7,997
Old United Cas Co	37060	KS	P&C	\$252,980	\$183,211	\$69,769	\$17,492	\$18,510	\$56,639
Old United Life Ins Co	76007	AZ	L&D	\$64,699	\$34,684	\$30,014	\$4,227	\$4,089	\$5,007
Omaha Prop & Cas Ins Co	37540	NE	P&C	\$26,018	\$14,354	\$11,664	\$8,101	(\$36,266)	\$9,811
Omni Ind Co	34940	IL	P&C	\$63,445	\$34,557	\$28,888	(\$787)	(\$1,001)	\$38,752
Omni Ins Co	39098	IL	P&C	\$344,385	\$228,773	\$115,612	(\$6,577)	(\$7,468)	\$214,474
Oms Natl Ins Co Rrg	44121	IL	P&C	\$186,671	\$131,289	\$55,382	\$2,758	\$3,537	\$53,189
OneBeacon America Ins Co	20621	MA	P&C	\$1,299,575	\$703,008	\$596,567	\$45,846	\$87,812	\$312,513
OneBeacon Ins Co	21970	PA	P&C	\$3,849,875	\$2,488,424	\$1,361,451	\$266,741	(\$913,129)	\$1,029,007
Ooida RRG Inc	10353	VT	P&C	\$33,448	\$28,986	\$4,462	\$588	\$575	\$7,661
Ophthalmic Mut Ins Co RRG	44105	VT	P&C	\$128,817	\$96,523	\$32,294	\$6,623	\$7,008	\$33,526
Oregon Mut Ins Co	14907	OR	P&C	\$158,910	\$100,030	\$58,880	\$6,647	\$7,386	\$81,288
Oxford Life Ins Co	76112	AZ	L&D	\$689,352	\$603,711	\$85,641	\$12,981	\$24,750	\$47,040
Pacific Employers Ins Co	22748	PA	P&C	\$1,561,607	\$1,246,315	\$315,292	\$34,918	\$34,844	\$624,284
Pacific Guardian Life Ins Co Ltd	64343	HI	L&D	\$444,990	\$367,250	\$77,739	\$6,045	\$3,854	\$56,985
Pacific Ind Co	20346	WI	P&C	\$4,612,460	\$3,460,598	\$1,151,862	\$254,839	\$172,682	\$1,602,806
Pacific Life & Annuity Co	97268	AZ	L&D	\$1,348,981	\$1,040,855	\$308,126	\$34,653	\$36,244	\$934,648
Pacific Life Ins Co	67466	CA	L&D	\$68,467,251	\$65,653,94	\$2,814,157	\$507,657	\$455,686	\$8,758,294
Pacific NW Title Ins Co Inc	50970	WA	T	\$24,983	\$17,107	\$7,877	\$1,071	\$1,368	\$52,081
Pacific Specialty Ins Co	37850	CA	P&C	\$231,026	\$156,191	\$74,835	\$9,313	\$2,008	\$111,938
Pacific Visioncare WA Inc	47100	WA	LHCSC	\$364	\$45	\$319	(\$19)	(\$16)	\$273
Pacificare Life & Health Ins Co	70785	IN	L&D	\$211,699	\$114,815	\$96,884	\$151,520	\$51,884	\$385,198

**State of Washington  
Office of Insurance Commissioner**

**All Authorized Companies**

**2004 Balance Sheet/Income Statement Summary**

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Liabilities	Total Capital and Surplus(2)	Net Income	All Dollars in Thousands	
								Total Capital	Net Capital and Surplus(3)
Pacificare Life Assur Co	84506	CO	L&D	\$209,929	\$143,960	\$65,969	\$5,269	\$43,101	\$534,923
Pacificare of WA Inc	48038	WA	HCSC	\$135,394	\$48,856	\$86,538	\$53,544	\$41,115	\$565,030
PACO Assur Co Inc	10222	IL	P&C	\$16,001	\$5,981	\$10,020	\$256	\$667	\$2,926
Pan American Assur Co	93459	LA	L&D	\$22,543	\$10,248	\$12,295	(\$385)	\$3,201	\$1,323
Pan American Life Ins Co	67539	LA	L&D	\$1,607,494	\$1,384,633	\$222,861	\$14,982	\$11,757	\$205,694
Paragon Life Ins Co	93564	MO	L&D	\$528,164	\$503,306	\$24,858	(\$2,715)	(\$1,490)	\$91,178
Park Avenue Life Ins Co	60003	DE	L&D	\$494,395	\$332,067	\$162,328	\$29,442	(\$4,205)	\$11,927
Paul Revere Life Ins Co	67598	MA	L&D	\$5,281,316	\$4,163,545	\$1,117,771	\$91,141	\$36,357	\$576,161
Peerless Ins Co	24198	NH	P&C	\$2,702,247	\$1,634,833	\$1,067,413	\$185,974	\$267,725	\$1,092,821
Pemco Ins Co	18805	WA	P&C	\$162,722	\$100,364	\$62,357	\$2,510	(\$836)	\$78,501
Pemco Life Ins Co	71803	WA	L&D	\$7,641	\$2,296	\$5,345	(\$54)	\$379	\$1,531
Pemco Mut Ins Co	24341	WA	P&C	\$475,895	\$294,811	\$181,083	\$21,284	\$10,332	\$235,569
Penn Ins & Annuity Co	93262	DE	L&D	\$1,222,624	\$1,110,778	\$111,846	\$23,752	\$4,345	\$30,947
Penn Mut Life Ins Co	67644	PA	L&D	\$8,709,473	\$7,551,884	\$1,157,589	\$79,791	\$285,163	\$903,447
Penn Treaty Network Amer Ins Co	63282	PA	L&D	\$108,414	\$84,602	\$23,812	(\$6,115)	(\$1,326)	\$18,178
Penn-Amer Ins Co	32859	PA	P&C	\$337,025	\$196,689	\$140,336	\$10,777	\$18,376	\$134,151
Pennsylvania General Ins Co	21962	PA	P&C	\$627,884	\$407,269	\$220,616	\$10,472	\$18,183	\$190,557
Pennsylvania Life Ins Co	67660	PA	L&D	\$544,847	\$483,637	\$61,210	\$12,680	\$1,721	\$171,238
Pennsylvania Manufacturers Asn Ins C	12262	PA	P&C	\$598,171	\$414,376	\$183,795	\$10,964	(\$894)	\$244,034
Pennsylvania Mut Cas Ins Co	41424	PA	P&C	\$187,084	\$125,665	\$61,419	\$4,629	\$3,686	\$81,345
Pennsylvania Ntl Mut Cas Ins Co	14990	PA	P&C	\$833,906	\$529,312	\$304,593	\$10,702	\$50,468	\$301,812
Peoples Benefit Life Ins Co	66605	IA	L&D	\$14,323,126	\$13,708,074	\$615,052	\$138,732	\$139,954	\$911,543
Pharmacists Life Ins Co	90247	IA	L&D	\$29,274	\$22,409	\$6,865	\$21	(\$355)	\$3,303
Pharmacists Mut Ins Co	13714	IA	P&C	\$145,288	\$94,403	\$50,885	(\$120)	\$1,500	\$73,097
Philadelphia American Life Ins Co	67784	TX	L&D	\$90,946	\$77,668	\$13,278	\$949	\$1,580	\$55,768
Philadelphia Ind Ins Co	18058	PA	P&C	\$1,706,939	\$1,289,159	\$417,780	\$35,555	\$76,082	\$581,984
PHL Variable Ins Co	93548	CT	L&D	\$5,567,296	\$5,321,465	\$245,831	(\$3,254)	\$5,081	\$629,060
Phoenix Ins Co	25623	CT	P&C	\$3,371,333	\$2,375,584	\$995,749	\$237,832	\$30,045	\$894,505
Phoenix Life & Annuity Co	93734	CT	L&D	\$49,821	\$37,447	\$12,375	\$1,439	\$1,507	\$3,870
Phoenix Life Ins Co	67814	NY	L&D	\$16,704,928	\$15,895,713	\$809,216	\$47,093	\$46,347	\$1,115,100
Physicians Ins A Mut Co	40738	WA	P&C	\$301,502	\$232,463	\$69,040	\$9,732	\$13,471	\$81,805
Physicians Life Ins Co	72125	NE	L&D	\$1,301,486	\$1,222,560	\$78,926	\$1,138	\$3,962	\$371,276
Physicians Mut Ins Co	80578	NE	L&D	\$1,202,193	\$533,651	\$668,542	\$49,073	\$33,332	\$473,814
Pioneer American Ins Co	67873	TX	L&D	\$39,748	\$29,547	\$10,200	\$1,109	(\$407)	\$5,943
Pioneer American Ins Co	40312	MN	P&C	\$14,726	\$2,126	\$12,600	\$292	\$434	\$1,745
Pioneer Mut Life Ins Co	67911	ND	L&D	\$464,062	\$432,358	\$31,703	\$2,482	\$1,905	\$28,988
Pioneer Security Life Ins Co	67946	TX	L&D	\$78,180	\$15,460	\$62,719	\$13,097	\$2,639	\$3,676
Platte River Ins Co.	18619	NE	P&C	\$63,839	\$34,170	\$29,669	\$899	\$991	\$19,115
PMI Mortgage Ins Co	27251	AZ	P&C	\$3,421,679	\$2,776,198	\$645,481	\$273,776	\$126,051	\$558,239

**State of Washington  
Office of Insurance Commissioner  
Insurance Companies**

**All Authorized Companies**

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	Total Capital and Surplus(2)	Net Income	All Dollars in Thousands	
								Total Capital and Surplus(2)	Net Change Capital and Surplus(3)
Pediatrie Ins Co Of Amer A Mut Co	14460	IL	P&C	\$176,984	\$121,179	\$55,804	\$4,212	\$7,833	\$56,056
Polish Natl Alliance Us Of Na	57622	IL	F	\$392,769	\$361,466	\$31,303	\$277	\$907	\$24,354
Preferred Physicians Medical RRG	44083	MO	P&C	\$118,190	\$90,033	\$28,157	\$1,918	\$3,639	\$19,437
Preferred Professional Ins Co	36234	NE	P&C	\$186,783	\$136,899	\$49,884	\$108	\$11,336	\$39,826
Premera Blue Cross	47570	WA	HCSC	\$1,191,274	\$745,283	\$445,991	\$67,479	\$72,919	\$2,319,788
Presidential Life Ins Co	68039	NY	L&D	\$4,329,444	\$4,114,053	\$215,391	(\$43,565)	\$5,587	\$239,019
Primerica Life Ins Co	65919	MA	L&D	\$5,553,178	\$3,735,299	\$1,817,879	\$262,968	\$141,491	\$1,102,378
Princeton Ins Co	42226	NJ	P&C	\$976,378	\$809,744	\$166,635	\$18,204	\$30,937	\$190,203
Principal Life Ins Co	61271	IA	L&D	\$101,495,613	\$98,448,845	\$3,046,768	\$512,654	(\$815,110)	\$5,950,576
ProBuilders Specialty Ins Co RRG	11671	DC	P&C	\$90,664	\$78,363	\$12,301	\$882	\$8,324	\$18,410
Professional Ins Co	68047	TX	L&D	\$67,288	\$51,576	\$15,712	(\$764)	(\$938)	\$38,016
Professional Solutions Ins Co	11127	IA	P&C	\$11,398	\$2,874	\$8,524	(\$280)	(\$207)	\$318
Professionals Direct Ins Co	25585	MI	P&C	\$40,430	\$23,607	\$16,823	\$803	\$691	\$16,203
Progressive American Ins Co	24252	FL	P&C	\$312,072	\$202,746	\$109,327	\$28,960	\$7,521	\$203,650
Progressive Cas Ins Co	24260	OH	P&C	\$6,508,115	\$4,734,257	\$1,773,858	\$727,575	(\$444,250)	\$5,396,717
Progressive Classic Ins Co	42994	WI	P&C	\$393,542	\$283,984	\$109,558	\$44,244	(\$9,884)	\$305,475
Progressive Halcyon Ins Co	16322	OH	P&C	\$1,841,278	\$1,157,721	\$683,556	\$80,231	\$552,941	\$1,650,654
Progressive Max Ins Co	24279	OH	P&C	\$208,727	\$153,535	\$55,192	\$9,888	\$14,930	\$141,485
Progressive Northern Ins Co	38628	WI	P&C	\$1,426,095	\$990,223	\$435,872	\$182,813	(\$56,647)	\$1,221,898
Progressive Northwestern Ins Co	42919	OH	P&C	\$1,393,366	\$954,895	\$438,471	\$174,211	(\$52,202)	\$1,221,898
Progressive Preferred Ins Co	37834	OH	P&C	\$692,937	\$494,829	\$198,108	\$86,987	(\$40,003)	\$610,949
Progressive Specialty Ins Co	32786	OH	P&C	\$987,007	\$559,606	\$427,401	\$107,129	\$108,516	\$712,774
Progressive West Ins Co	27804	OH	P&C	\$113,045	\$76,045	\$37,000	\$5,645	\$4,329	\$32,055
Property & Cas Ins Co Of Hartford	34690	IN	P&C	\$160,060	\$93,222	\$66,838	\$10,341	\$11,356	\$44,907
Protective Ins Co	12416	IN	P&C	\$525,495	\$207,313	\$318,182	\$14,384	\$14,797	\$111,303
Protective Life And Annuity Ins Co	88536	AL	L&D	\$671,991	\$566,608	\$105,383	\$14,669	(\$3,356)	\$30,886
Protective Life Ins Co	68136	TN	L&D	\$17,517,152	\$16,201,433	\$1,315,719	\$235,756	\$181,777	\$1,192,741
Providence Health Plan	95005	OR	HMO	\$224,375	\$60,504	\$163,871	\$47,832	\$50,911	\$582,299
Provident Life & Accident Ins Co	68195	TN	L&D	\$7,850,590	\$6,431,033	\$1,419,557	\$329,870	\$258,252	\$1,091,932
Provident Life & Cas Ins Co	68209	TN	L&D	\$639,961	\$555,389	\$84,573	(\$93,222)	\$13,153	\$70,124
Pruco Life Ins Co	79227	AZ	L&D	\$22,252,442	\$21,680,935	\$571,507	(\$4,242)	\$54,136	\$2,087,885
Prudential Ins Co Of Amer	68241	NJ	L&D	\$207,012,442	\$198,591,944	\$8,420,498	\$1,877,637	\$948,921	\$15,453,565
Prudential Retirement Ins & Anuity Co	93629	CT	P&C	\$22,876,732	\$21,849,343	\$1,027,389	\$122,233	\$1,017,031	\$11,404
Public Service Mut Ins Co	15059	NY	P&C	\$629,519	\$456,777	\$172,743	\$21,177	\$28,695	\$154,840
Pyramid Life Ins Co	68284	KS	L&D	\$127,967	\$100,498	\$27,469	\$2,112	\$3,049	\$136,217
QBE Ins Corp	39217	PA	P&C	\$357,534	\$226,731	\$130,804	\$2,147	\$27,654	\$81,047
Quadrant Ind Co	10829	CT	P&C	\$135,873	\$99,077	\$36,796	\$4,752	\$4,500	\$47,106
Quanta Ind Co	23752	CO	P&C	\$229,098	\$194,436	\$34,662	(\$8,806)	(\$5,148)	\$13,217
Radian Guaranty Inc	33790	PA	P&C	\$3,249,765	\$2,823,142	\$426,623	\$329,797	\$211,478	\$663,089

**State of Washington  
Office of Insurance Commissioner  
Insurance Companies**

**All Authorized Companies**

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	Total Capital and Surplus(2)	Net Income	All Dollars in Thousands	
								Total Capital and Surplus(3)	Net Change Capital and Surplus
Reassure America Life Ins Co	65765	IL	L&D	\$11,413,597	\$10,834,347	\$579,250	\$154,815	\$220,137	(\$123,849)
Red Shield Ins Co	41580	WA	P&C	\$39,436	\$17,440	\$21,996	\$681	\$608	\$8,228
Regence BCBS OR	54933	OR	HCSC	\$762,187	\$395,750	\$366,437	\$39,814	\$84,257	\$1,730,848
Regence Blue Shield	53902	WA	HCSC	\$968,749	\$350,633	\$618,116	\$122,232	\$117,161	\$1,664,895
Regence Blueshield Of ID Inc	60131	ID	L&D	\$144,047	\$79,046	\$65,001	\$22,353	\$27,586	\$206,357
Regence Health Maintenance OR Inc	96250	OR	HMO	\$27,360	\$5,294	\$22,066	\$2,323	\$2,265	\$24,959
Regence Life & Health Ins Co	97985	OR	L&D	\$61,489	\$31,783	\$29,706	\$3,326	\$3,504	\$35,205
RegenceCare	95648	WA	HMO	\$33,469	\$9,903	\$23,567	\$1,094	\$1,353	\$76,795
Regent Ins Co	24449	WI	P&C	\$223,995	\$149,854	\$74,141	\$8,747	(\$32,050)	\$99,653
Reliable Life Ins Co	68357	MO	L&D	\$688,990	\$609,656	\$79,333	\$9,731	\$8,304	\$116,085
Reliance Life Ins Co	72613	DE	L&D	\$9,336	\$155	\$9,181	\$89	\$62	(\$1)
Reliance Standard Life Ins Co	68381	IL	L&D	\$2,420,890	\$2,095,490	\$325,399	\$27,502	\$37,014	\$685,263
Relistar Life Ins Co	67105	MN	L&D	\$21,563,438	\$20,024,945	\$1,538,492	\$185,523	(\$30,010)	\$3,313,755
Relistar Life Ins Co Of NY	61360	NY	L&D	\$2,679,545	\$2,418,682	\$260,863	\$18,574	(\$17,799)	\$278,859
Republic Mortgage Ins Co	28452	NC	P&C	\$1,660,956	\$1,522,376	\$138,581	\$152,519	(\$15,118)	\$309,785
Republic Western Ins Co	31089	AZ	P&C	\$285,292	\$220,503	\$64,789	(\$5,262)	(\$8,998)	\$24,615
Reserve Natl Ins Co	68462	OK	L&D	\$96,784	\$60,506	\$36,278	\$8,844	(\$43,042)	\$127,675
Residential Ins Co Inc A RRG	10691	HI	P&C	\$4,676	\$2,120	\$2,556	(\$278)	(\$239)	\$40
Resource Life Ins Co	61506	IL	L&D	\$145,946	\$112,813	\$33,133	\$310	(\$797)	\$1,908
Response Worldwide Ins Co	26050	OH	P&C	\$62,040	\$37,623	\$24,418	\$234	\$461	\$38,524
RLI Ins Co	13056	IL	P&C	\$1,216,034	\$610,067	\$605,967	\$35,868	(\$59,381)	\$248,622
Rocky Mountain Fire & Cas Co	22128	WA	P&C	\$31,498	\$16,722	\$14,776	(\$406)	(\$221)	\$18,820
Royal Ind Co	24678	DE	P&C	\$4,774,042	\$3,880,503	\$893,538	(\$625,738)	(\$340,680)	\$538,173
Royal Neighbors Of Amer	57657	IL	F	\$619,470	\$440,121	\$179,349	(\$2,378)	(\$4,375)	\$19,436
RSU Ind Co	22314	NH	P&C	\$1,471,897	\$824,617	\$647,280	\$83,278	\$81,282	\$574,749
Rural Community Ins Co	39039	MN	P&C	\$2,166,989	\$2,044,658	\$122,331	\$15,837	\$26,664	\$522,282
SUSA Life Ins Co Inc	60183	AZ	L&D	\$12,314	\$763	\$11,551	(\$936)	\$2,066	\$1,088
Safeco Ins Co Of Amer	24740	WA	P&C	\$3,785,602	\$2,742,204	\$1,043,397	\$232,067	\$224,921	\$1,824,586
Safeco Ins Co Of IL	39012	IL	P&C	\$542,480	\$376,102	\$166,378	\$37,729	\$12,193	\$276,452
Safety Natl Cas Corp	15105	MO	P&C	\$1,095,483	\$809,309	\$286,174	\$34,094	(\$34,04)	\$212,435
Sagamore Ins Co	40460	IN	P&C	\$157,155	\$68,187	\$88,967	\$5,631	\$6,443	\$59,729
Scor Life Ins Co	68446	TX	L&D	\$422,939	\$403,977	\$18,962	\$1,962	\$1,851	\$1,901
Seaboard Surety Co	22535	NY	P&C	\$265,697	\$144,662	\$121,036	\$36,666	(\$4,824)	\$54,188
SeaBright Ins Co	15563	IL	P&C	\$183,523	\$129,024	\$54,500	(\$1,736)	\$18,641	\$77,960
Sears Life Ins Co	69914	TX	L&D	\$72,214	\$13,227	\$58,987	(\$1,536)	\$130	\$8,370
Securian Life Ins Co	93742	MN	L&D	\$15,885	\$2,766	\$13,119	(\$267)	(\$252)	\$480
Security Benefit Life Ins Co	68675	KS	L&D	\$10,242,646	\$9,651,528	\$591,118	\$73,951	\$71,828	\$1,328,517
Security Financial Life Ins Co	68764	NE	L&D	\$765,124	\$686,952	\$78,172	\$5,625	\$6,965	\$80,501
Security Ins Co Of Hartford	24902	CT	P&C	\$1,235,217	\$1,068,307	\$166,909	(\$183,366)	(\$55,158)	\$164,924

**State of Washington  
Office of Insurance Commissioner  
Insurance Companies**

All Authorized Companies

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Liabilities	Total Capital and Surplus(2)	Net Income	All Dollars in Thousands		
								Total Capital	Net Capital and Surplus(3)	Premiums Earned(4)
Security Life Ins Co Of Amer	68721	MN	L&D	\$74,007	\$62,204	\$11,802	\$3,216	\$930	\$90,776	
Security Life Of Denver Ins Co	68713	CO	L&D	\$21,150,022	\$20,080,277	\$1,069,746	\$41,279	\$33,833	\$1,259,922	
Security Mut Life Ins Co Of NY	68772	NY	L&D	\$1,864,709	\$1,770,412	\$94,297	(\$3,063)	(\$244)	\$245,705	
Security Union Title Ins Co	50857	CA	T	\$120,269	\$46,971	\$73,298	\$29,351	\$9,302	\$92,548	
Seneca Ins Co Inc	10936	NY	P&C	\$255,474	\$173,002	\$82,472	\$6,834	(\$775)	\$99,218	
Sentinel Assur RRG Inc	12005	HI	P&C	\$5,209	\$3,439	\$1,770	\$740	\$1,770	\$3,414	
Sentinel Ins Co Ltd	11000	CT	P&C	\$343,261	\$57,223	\$286,038	\$12,186	\$12,453	\$26,944	
Sentinel Security Life Ins Co	68802	UT	L&D	\$49,793	\$28,952	\$20,841	\$896	\$760	\$5,162	
Sentry Ins A Mut Co	24988	WI	P&C	\$4,667,635	\$2,300,920	\$2,366,715	\$125,865	\$189,651	\$1,007,873	
Sentry Life Ins Co	68810	WI	L&D	\$2,623,418	\$2,408,905	\$214,512	\$23,173	\$20,962	\$305,725	
Sentry Select Ins Co	21180	WI	P&C	\$556,728	\$404,228	\$152,501	\$16,060	\$4,943	\$167,979	
Service Ins Co	36560	FL	P&C	\$40,240	\$28,240	\$12,000	(\$9,924)	\$1,893	\$15,833	
Sirius Amer Ins Co	35408	DE	P&C	\$287,900	\$205,703	\$82,197	\$2,536	\$141	\$103,834	
Slovene Natl Benefit Society	57673	PA	F	\$139,301	\$130,481	\$8,820	\$592	\$677	\$11,997	
Sompo Japan Ins Co of Amer	11126	NY	P&C	\$518,104	\$319,815	\$198,288	(\$10,202)	\$91,837	\$72,660	
Sons Of Norway	57142	MN	F	\$225,363	\$216,259	\$9,104	\$1,256	\$1,020	\$25,104	
Southwestern Life Ins Co	91391	TX	L&D	\$1,745,509	\$1,582,955	\$162,554	\$31,688	\$29,781	\$85,800	
St Charles Ins Co RRG	11114	SC	P&C	\$6,093	\$3,591	\$2,502	\$319	\$485	\$1,586	
St Paul Fire & Marine Ins Co	24767	MN	P&C	\$19,049,273	\$13,540,614	\$5,508,658	\$190,468	\$432,931	\$4,985,253	
St Paul Medical Liability Ins Co	41750	MN	P&C	\$189,671	\$145,052	\$44,619	\$1,225	(\$3,003)	\$54,188	
St. Paul Protective Ins Co	19224	IL	P&C	\$369,394	\$143,629	\$225,765	\$8,933	(\$4,981)	\$54,188	
Standard Fire Ins Co	19070	CT	P&C	\$3,243,997	\$2,319,295	\$924,702	\$184,779	\$35,251	\$866,966	
Standard Guaranty Ins Co	42986	DE	P&C	\$109,338	\$62,644	\$46,693	\$23,226	\$21,281	\$64,148	
Standard Ins Co	69019	OR	L&D	\$9,688,686	\$8,762,489	\$926,197	\$195,573	\$55,539	\$2,656,616	
Standard Life & Accident Ins Co	86355	OK	L&D	\$486,577	\$298,851	\$187,726	\$20,547	\$12,191	\$211,914	
Standard Life Ins Co Of IN	69051	IN	L&D	\$1,699,028	\$1,629,121	\$69,907	\$2,794	\$7,082	\$130,036	
Standard Security Life Ins Co Of NY	69078	NY	L&D	\$273,640	\$168,151	\$105,490	\$12,123	\$17,338	\$108,187	
Star Ins Co	18023	MI	P&C	\$410,095	\$289,369	\$120,727	\$7,040	\$20,811	\$170,150	
Starinet Ins Co	40045	DE	P&C	\$39,661	\$16,865	\$22,796	\$1,296	\$1,345	\$6,029	
State Farm Fire And Cas Co	25143	IL	P&C	\$20,636,269	\$14,116,702	\$6,519,567	\$2,031,797	\$1,915,309	\$10,363,906	
State Farm General Ins Co	25151	IL	P&C	\$3,492,483	\$2,412,378	\$1,080,105	\$326,915	\$377,021	\$1,657,492	
State Farm Life Ins Co	69108	IL	L&D	\$37,501,082	\$33,401,290	\$4,099,792	\$237,789	\$321,460	\$3,592,253	
State Farm Mut Auto Ins Co	25178	IL	P&C	\$84,405,165	\$38,260,954	\$46,144,211	\$3,075,872	\$6,163,624	\$32,409,478	
State Life Ins Co	69116	IN	L&D	\$424,432	\$377,613	\$46,819	\$947	\$415	\$53,198	
State Mut Ins Co	69132	GA	L&D	\$335,067	\$312,147	\$22,919	\$3,283	\$119	\$20,403	
State Natl Ins Co Inc	12831	TX	P&C	\$148,583	\$71,477	\$77,106	\$5,259	\$6,377	\$77,832	
Steel Tank Ins Co RRG	10476	VT	P&C	\$16,959	\$7,117	\$9,841	\$393	\$307	\$1,693	
Sterling Life Ins Co	77399	IL	L&D	\$115,361	\$64,351	\$51,010	\$14,068	\$28,396	\$214,885	
Stewart Title Guaranty Co	50121	TX	T	\$899,998	\$482,092	\$417,906	\$26,609	\$43,110	\$1,528,778	

**State of Washington  
Office of Insurance Commissioner**

All Authorized Companies

2004 Balance Sheet//Income Statement Summary

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	and Surplus(2)	Net Income	All Dollars in Thousands	
								Total Capital	Net Change Capital and Surplus(3)
									Premiums Earned(4)
Stonebridge Casualty Ins Co	10952	OH	P&C	\$176,732	\$105,190	\$71,541	\$5,521	\$35,023	\$81,901
Stonebridge Life Ins Co	65021	VT	L&D	\$1,860,351	\$1,748,504	\$111,847	\$133,511	(\$17,821)	\$590,183
Stonington Ins Co	10340	TX	P&C	\$233,067	\$177,750	\$55,317	(\$11,205)	\$29,010	\$91,655
Sun Life Assur Co Of Canada US	79065	DE	L&D	\$39,173,876	\$37,588,945	\$1,584,931	\$230,902	\$128,208	\$3,934,045
Sunamerica Life Ins Co	69256	AZ	L&D	\$68,080,447	\$63,065,827	\$5,014,620	\$713,518	\$655,093	\$14,731
Sunset Life Ins Co Of Amer	69272	MO	L&D	\$485,129	\$449,287	\$35,843	\$8,461	\$2,418	\$18,855
Supreme Council The Royal Arcanum	58181	MA	F	\$61,297	\$47,588	\$13,709	(\$660)	\$729	\$3,524
Sutter Ins Co	32107	CA	P&C	\$76,014	\$53,374	\$22,640	\$1,097	\$1,195	\$45,461
Swiss Re Life & Health Amer Inc	82627	CT	L&D	\$11,823,431	\$9,816,871	\$2,006,561	\$177,743	\$404,368	\$2,168,559
Symetra Life Ins Co	68608	WA	L&D	\$18,887,873	\$17,749,435	\$1,138,437	\$222,104	\$78,874	\$902,930
Symetra Natl Life Ins Co	90581	WA	L&D	\$17,190	\$6,388	\$10,802	\$119	(\$963)	\$449
T.H.E. Ins Co	12866	LA	P&C	\$139,050	\$100,896	\$38,155	\$2,477	\$2,897	\$56,965
Teachers Ins & Ann Assoc Of Amer	69345	NY	L&D	\$163,564,354	\$152,386,954	\$11,177,400	\$540,457	\$935,938	\$8,934,550
Teachers Ins Co	22683	IL	P&C	\$306,233	\$244,306	\$61,927	(\$12,157)	(\$12,122)	\$198,866
Terra Ins Co RRG	10113	VT	P&C	\$30,996	\$10,289	\$20,706	\$1,676	\$441	\$5,988
Texas Life Ins Co	69396	TX	L&D	\$874,171	\$841,956	\$32,216	\$4,896	\$1,893	\$79,504
The Travelers Ins Co	87726	CT	L&D	\$67,958,043	\$60,072,263	\$7,885,780	\$975,285	\$278,381	\$4,895,704
Thrivent Financial For Lutherans	56014	WI	F	\$49,323,833	\$46,263,658	\$3,060,175	\$327,070	\$210,779	\$3,670,136
Thrivent Life Ins Co	97771	MN	L&D	\$3,999,888	\$3,865,881	\$134,007	\$16,430	\$16,794	\$192,651
TIAA Cref Life Ins Co	60142	NY	L&D	\$3,376,041	\$3,075,963	\$300,078	\$25,476	\$20,564	\$227,075
Ticor Title Ins Co	50067	CA	T	\$279,982	\$213,901	\$66,081	\$20,079	(\$15,81)	\$361,653
TIG Ins Co	25534	CA	P&C	\$2,148,706	\$1,406,678	\$742,027	(\$139,926)	\$46,099	\$65,800
Titan Ins Co Inc RRG	11153	SC	P&C	\$5,322	\$3,169	\$2,153	\$866	\$847	\$1,154
Title Industry Assur Co RRG	10084	VT	P&C	\$6,059	\$3,036	\$3,023	\$171	\$235	\$952
TNUS Ins Co	32301	NY	P&C	\$114,494	\$69,978	\$44,516	\$1,227	\$1,579	\$34,240
Tokio Marine & Nichido Fire Ins Co	12904	NY	P&C	\$1,349,878	\$940,212	\$409,666	\$32,786	\$64,880	\$309,892
Toyota Motor Ins Co	37621	IA	P&C	\$111,939	\$85,603	\$26,336	(\$2,103)	\$5,349	\$28,893
Trans World Assur Co	69566	CA	L&D	\$295,894	\$238,034	\$57,860	\$1,832	\$2,963	\$15,392
Transamerica Financial Life Ins Co	70688	NY	L&D	\$15,790,316	\$15,099,617	\$690,699	\$79,322	\$64,378	\$2,136,969
Transamerica Life Ins & Annuity Co	69507	NC	L&D	\$25,543,641	\$24,665,83	\$877,758	\$138,389	(\$275,670)	\$2,656,547
Transamerica Life Ins Co	86231	IA	L&D	\$44,084,752	\$42,220,417	\$1,864,334	\$128,775	\$489,103	\$3,642,687
Transamerica Occidental Life Ins Co	67121	IA	L&D	\$28,200,020	\$25,457,960	\$2,742,061	\$530,848	\$590,279	\$1,408,775
Transguard Ins Co Of Amer Inc	28886	IL	P&C	\$206,139	\$142,063	\$64,076	(\$3,556)	(\$1,859)	\$114,437
Travco Ins Co	28188	CT	P&C	\$194,031	\$132,116	\$61,916	\$7,244	\$16	\$47,749
Travelers Cas & Surety Co	19038	CT	P&C	\$13,576,190	\$10,232,680	\$3,343,510	\$777,940	\$297,677	\$3,645,669
Travelers Cas & Surety Co Of Amer	31194	CT	P&C	\$2,295,233	\$1,424,761	\$870,472	\$198,739	\$50,816	\$815,422
Travelers Home & Marine Ins Co	27998	CT	P&C	\$189,223	\$126,817	\$62,406	\$7,560	\$310	\$47,749
Travelers Ind Co	25658	CT	P&C	\$13,847,004	\$9,207,662	\$4,639,342	\$1,097,539	\$138,330	\$2,990,895
Travelers Ind Co Of Amer	25666	CT	P&C	\$493,108	\$360,390	\$132,718	\$28,792	\$5,375	\$137,943

**State of Washington  
Office of Insurance Commissioner  
Insurance Companies**

All Authorized Companies

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	Total and Surplus(2)	Net Income	Total Capital and Surplus(3)	Net Change Capital and Surplus	Premiums Earned(4)	
Travelers Ind Co Of CT	25682	CT	P&C	\$944,884	\$651,174	\$293,710	\$54,279	\$6,046	\$244,052		
Travelers Life & Annuity Co	80950	CT	L&D	\$19,055,742	\$18,113,341	\$942,401	(\$211,386)	\$448,816	\$3,018,481		
Travelers Property Cas Co Of Amer	25674	CT	P&C	\$254,846	\$168,233	\$86,673	\$14,591	\$4,226	\$63,666		
Travelers Protective Assn Of Amer	56006	MO	F	\$11,009	\$1,803	\$9,206	(\$623)	(\$627)	\$1,152		
Triad Guaranty Ins Corp	24350	IL	P&C	\$572,413	\$436,751	\$135,661	\$77,077	\$7,449	\$139,305		
Trinity Universal Ins Co	19887	TX	P&C	\$3,271,968	\$2,210,760	\$1,061,208	\$100,507	\$128,913	\$1,819,550		
Triton Ins Co	41211	MO	P&C	\$679,980	\$302,626	\$377,354	\$17,173	\$13,519	\$277,393		
Truck Ins Exch	21709	CA	P&C	\$1,215,272	\$866,028	\$349,245	\$31,447	\$58,632	\$721,452		
Trumbull Ins Co	27120	CT	P&C	\$381,802	\$92,867	\$288,935	\$12,148	\$12,795	\$44,907		
Trustmark Ins Co	61425	IL	L&D	\$1,285,202	\$1,110,983	\$174,219	\$25,796	(\$25,477)	\$335,522		
Trustmark Life Ins Co	62863	IL	L&D	\$597,114	\$522,761	\$74,354	\$6,899	\$4,051	\$632,568		
Twin City Fire Ins Co Co	29459	IN	P&C	\$568,805	\$277,752	\$231,054	\$26,940	\$31,354	\$134,722		
Ulico Cas Co	37893	DE	P&C	\$133,290	\$87,979	\$45,311	(\$3,755)	\$1,935	\$30,064		
Ulico Life Ins Co	86371	TX	L&D	\$10,758	\$1,907	\$8,851	(\$1,590)	(\$335)	\$1,160		
Umiaikl Ins Co	40126	AK	P&C	\$35,261	\$23,180	\$12,081	\$642	\$795	\$19,466		
Unicare Life & Health Ins Co	80314	DE	L&D	\$1,254,379	\$953,757	\$300,622	\$32,542	\$7,694	\$1,491,815		
Unified Life Ins Co	11121	TX	L&D	\$61,974	\$50,227	\$11,747	\$2,045	\$1,704	\$8,456		
Unigard Ind Co	25798	WA	P&C	\$66,899	\$38,178	\$28,721	\$3,012	\$3,067	\$27,483		
Unigard Ins Co	25747	WA	P&C	\$571,892	\$376,666	\$195,226	\$22,658	\$11,737	\$236,356		
Unimérica Ins Co	91529	WI	L&D	\$44,634	\$17,975	\$26,660	\$4,999	\$4,917	\$43,032		
Union Bankers Ins Co	69701	TX	L&D	\$95,880	\$88,136	\$7,744	(\$10,338)	\$1,654	\$21,914		
Union Central Life Ins Co	80837	OH	L&D	\$6,499,384	\$6,161,654	\$337,730	\$10,392	\$26,421	\$679,495		
Union Fidelity Life Ins Co	62596	IL	L&D	\$19,298,777	\$18,513,801	\$784,975	(\$1,765,265)	\$16,623	\$161,866	\$645,926	
Union Labor Life Ins Co	69744	MD	L&D	\$3,075,715	\$2,987,439	\$88,276	(\$1,623)	\$24,934	\$292,706		
Union Security Life Ins Co	98884	DE	L&D	\$146,238	\$110,250	\$35,988	\$6,614	(\$7,752)	\$51,243		
United American Ins Co	92916	DE	L&D	\$1,079,961	\$904,502	\$175,460	\$68,648	(\$12,179)	\$758,453		
United Educators Ins RRG Inc	10020	VT	P&C	\$338,280	\$225,171	\$113,110	\$20,918	\$24,914	\$107,005		
United Family Life Ins Co	91693	GA	L&D	\$940,453	\$132,055	\$808,398	\$167,797	(\$145,094)	\$4,313		
United Fidelity Life Ins Co	87645	TX	L&D	\$601,775	\$428,208	\$173,567	\$48,034	\$38,936	\$37,897		
United Fire & Cas Co	13021	IA	P&C	\$991,561	\$607,590	\$383,971	\$49,993	\$80,860	\$379,217		
United Fncl Cas Co	11770	OH	P&C	\$144,998	\$88,257	\$56,741	\$16,532	\$1,315	\$75,900		
United General Title Ins Co	51624	CO	T	\$64,127	\$41,342	\$22,785	\$1,663	(\$1,455)	\$204,899		
United Gty Residential Ins Co	15873	NC	P&C	\$1,886,680	\$1,404,891	\$481,789	\$210,134	\$268,440	\$350,619		
United Gty Residential Ins Co Of NC	16667	NC	P&C	\$288,832	\$166,658	\$122,174	\$121,341	\$65,696	\$68,800		
United Guaranty Mtg Indem Co	26999	NC	P&C	\$108,441	\$87,164	\$21,277	\$6,923	(\$3,383)	\$20,712		
United Healthcare Ins Co	79413	CT	L&D	\$6,308,359	\$5,014,921	\$1,293,438	\$1,451,531	(\$91,067)	\$14,505,860		
United Heritage Life Ins Co	63983	ID	L&D	\$394,099	\$360,051	\$34,048	\$3,671	\$2,934	\$46,560		
United Home Life Ins Co	69922	IN	L&D	\$46,483	\$36,527	\$9,956	\$725	(\$160)	\$5,360		
United Ins Co Of Amer	69930	IL	L&D	\$2,025,667	\$1,699,523	\$326,144	\$63,090	\$34,065	\$237,172		

**State of Washington  
Office of Insurance Commissioner**

**All Authorized Companies**

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	Total Capital and Surplus(2)	Net Income	All Dollars in Thousands	
								Total Capital	Net Capital and Surplus(3)
								Capital and Surplus	Premiums Earned(4)
United Investors Life Ins Co	94099	MO	L&D	\$2,966,323	\$2,771,819	\$194,505	\$54,362	(\$11,771)	\$176,268
United Natl Specialty Ins Co	41335	WI	P&C	\$85,924	\$32,517	\$53,407	\$2,852	\$2,580	\$4,923
United Of Omaha Life Ins Co	69868	NE	L&D	\$12,937,155	\$11,710,879	\$1,226,275	(\$50,667)	\$179,309	\$1,292,268
United Services Auto Assoc	25941	TX	P&C	\$14,383,720	\$5,323,560	\$9,060,159	\$643,466	\$1,252,609	\$4,541,196
United States Fire Ins Co	21113	DE	P&C	\$2,934,247	\$2,048,966	\$885,281	\$43,570	\$79,500	\$600,693
United States Liability Ins Co	25895	PA	P&C	\$635,171	\$270,761	\$364,410	\$9,717	\$27,805	\$127,253
United States Life Ins Co In NYC	70106	NY	L&D	\$3,775,218	\$3,373,861	\$401,357	(\$147,068)	\$36,701	\$313,108
United Teacher Assoc Ins Co	63479	TX	L&D	\$387,000	\$326,418	\$60,582	\$7,164	\$6,754	\$227,545
United Transportation Union Ins Assn	56413	OH	F	\$227,993	\$199,997	\$28,896	(\$6,069)	(\$5,873)	\$16,864
United World Life Ins Co	72850	NE	L&D	\$64,184	\$46,704	\$17,480	\$2,237	(\$749)	\$3,154
Unitrin Auto & Home Ins Co	16063	NY	P&C	\$46,872	\$24,170	\$22,702	(\$1,134)	(\$1,431)	\$25,411
Unity Financial Life Ins Co	63819	PA	L&D	\$28,546	\$22,837	\$5,708	(\$19)	\$159	\$11,559
Unity Mut Life Ins Co	70114	NY	L&D	\$379,871	\$357,963	\$21,908	\$7,044	\$3,511	\$22,655
Universal Guaranty Life Ins Co	70130	OH	L&D	\$258,909	\$237,049	\$21,860	(\$762)	\$8,852	\$13,956
Universal Surety Of Amer	13200	TX	P&C	\$25,281	\$15,002	\$10,280	\$1,756	\$1,836	\$3,730
Universal Underwriters Life Ins Co	70173	KS	L&D	\$344,806	\$243,171	\$101,635	\$4,424	\$99	\$55,352
Unum Life Ins Co Of Amer	62235	ME	L&D	\$12,680,888	\$11,479,439	\$1,201,449	\$63,095	\$24,477	\$2,818,908
US Branch of Industrial Alliance Pac	84514	WA	L&D	\$298,342	\$273,852	\$24,490	\$3,056	\$2,409	\$13,722
US Branch SunLife Assur Co Of Canada	80802	MI	L&D	\$12,237,471	\$11,567,476	\$669,995	\$173,914	\$62,197	\$1,674,244
US Bus of Crown Life Ins Co	80675	MI	L&D	\$385,240	\$339,327	\$45,913	\$11,619	\$4,651	\$13,054
US Bus of the Canada Life Assur Co	80659	MI	L&D	\$2,345,059	\$2,246,611	\$98,448	\$1,733	\$25,404	\$100,782
US Fidelity & Guaranty Co	25887	MD	P&C	\$4,842,603	\$3,101,238	\$1,741,365	(\$495,772)	\$709,319	\$670,403
US Financial Life Ins Co	84530	OH	L&D	\$303,537	\$267,459	\$36,078	(\$44,866)	\$11,289	\$52,148
US Specialty Ins Co	29599	TX	P&C	\$465,798	\$326,105	\$139,693	\$13,724	\$22,518	\$133,087
USAA Cas Ins Co	25968	TX	P&C	\$4,721,088	\$3,018,610	\$1,702,478	\$308,174	\$329,347	\$2,992,947
USAA General Ind Co	18600	TX	P&C	\$394,605	\$248,230	\$146,375	\$21,188	\$17,913	\$227,771
USAA Life Ins Co	69663	TX	L&D	\$10,117,298	\$9,330,146	\$787,152	\$129,706	\$111,867	\$937,958
Utica Mut Ins Co	25976	NY	P&C	\$1,994,746	\$1,484,460	\$510,287	\$74,154	\$94,260	\$586,373
Valley Forge Life Ins Co	70211	IN	L&D	\$3,185,966	\$2,632,515	\$553,451	(\$166,560)	\$357,014	\$275,368
Valley Ins Co	14133	CA	P&C	\$22,680	\$9,909	\$12,771	\$1,043	\$1,167	\$2,695
Vanliner Ins Co	21172	AZ	P&C	\$345,431	\$240,508	\$104,923	\$3,616	\$3,818	\$133,325
Variable Annuity Life Ins Co	70238	TX	L&D	\$55,765,853	\$53,088,596	\$2,677,257	\$644,744	\$339,725	\$5,555,101
Verex Assure Inc	18759	WI	P&C	\$29,011	\$19,711	\$9,300	\$2,293	\$1,986	\$430
Verlan Fire Ins Co MD	10815	MD	P&C	\$23,905	\$9,639	\$14,266	\$2,060	\$2,200	\$9,589
Veterans Life Ins Co	81027	IL	L&D	\$309,365	\$243,178	\$66,187	\$32,421	\$14,554	\$5,605
Vigilant Ins Co	20397	NY	P&C	\$367,327	\$247,857	\$119,470	\$15,983	\$22,250	\$56,693
Viking Ins Co Of WI	13137	CO	P&C	\$257,362	\$224,219	\$33,143	(\$19,444)	(\$2,285)	\$34,721
Virginia Surety Co Inc	40827	IL	P&C	\$1,927,446	\$1,465,891	\$461,555	\$97,997	\$25,496	\$678,192
Vision Service Plan	47317	WA	LHCSC	\$42,443	\$3,989	\$38,454	\$3,791	\$6,742	\$21,480

**State of Washington  
Office of Insurance Commissioner  
Insurance Companies**

**All Authorized Companies**

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	Total Capital and Surplus(2)	Net Income	All Dollars in Thousands	
								Total Capital and Surplus	Net Change Capital and Surplus(3)
Voyager Property & Cas Ins Co	35971	SC	P&C	\$83,061	\$52,773	\$30,288	\$24	(\$5,188)	\$42,173
Warner Ins Co	26085	IL	P&C	\$24,313	\$7,850	\$16,463	(\$455)	(\$334)	\$7,226
Washington Cas Co	422510	WA	P&C	\$25,833	\$33,864	(\$8,030)	(\$1,541)	\$722	\$6,276
Washington Dental Service	47341	WA	HCSC	\$122,938	\$41,096	\$81,842	\$11,587	\$7,105	\$324,002
Washington Intl Ins Co	32778	AZ	P&C	\$100,092	\$60,721	\$39,372	\$2,921	\$3,756	\$6,939
Washington Natl Ins Co	70319	IL	L&D	\$2,768,852	\$1,992,862	\$775,990	\$101,931	\$22,942	\$277,609
Wausau Business Ins Co	26069	WI	P&C	\$145,882	\$104,461	\$41,421	\$4,482	\$1,145	\$38,793
Wausau Underwriters Ins Co	26042	WI	P&C	\$202,467	\$103,402	\$99,065	\$4,978	\$5,593	\$38,793
Wesco Ins Co	25011	DE	P&C	\$310,111	\$84,713	\$225,397	\$61,854	\$31,178	\$114,952
West American Ins Co	44393	IN	P&C	\$1,884,056	\$1,399,446	\$484,609	\$71,320	\$39,902	\$676,549
West Coast Life Ins Co	70335	NE	L&D	\$2,497,355	\$2,311,418	\$185,937	(\$22,345)	\$50,262	\$198,563
Westchester Fire Ins Co	21121	NY	P&C	\$1,892,153	\$1,391,973	\$500,180	\$13,092	\$24,006	\$627,307
Western & Southern Life Ins Co	70483	OH	L&D	\$8,055,203	\$5,130,700	\$2,924,503	\$182,232	\$52,810	\$385,350
Western Fraternal Life Assn	58017	IA	F	\$191,358	\$177,208	\$14,150	\$533	\$545	\$14,500
Western Home Ins Co	26395	MN	P&C	\$26,533	\$15,686	\$10,847	\$199	\$847	\$8,726
Western Pacific Mut Ins Co PRRG	40940	CO	P&C	\$111,638	\$56,865	\$54,772	\$4,932	\$6,776	\$6,422
Western Professional Ins Co	10942	WA	P&C	\$20,413	\$9,693	\$10,720	\$132	\$116	\$59
Western Protectors Ins Co	30961	OR	P&C	\$15,870	\$8,304	\$7,566	(\$60)	(\$113)	\$2,405
Western Reserve Life Assur Co of OH	91413	OH	L&D	\$10,099,003	\$9,821,081	\$277,921	\$121,442	(\$66,762)	\$1,148,194
Western Southern Life Assur Co	92622	OH	L&D	\$8,898,574	\$8,405,671	\$492,904	\$114,002	\$71,846	\$1,005,712
Western Surety Co	13188	SD	P&C	\$786,746	\$534,332	\$252,414	\$49,204	\$61,92	\$312,746
Western United Life Assur Co	77925	WA	L&D	\$1,339,790	\$1,276,449	\$63,342	(\$23,964)	(\$54,603)	\$79,892
Westfield Ins Co	24112	OH	P&C	\$1,825,649	\$1,308,081	\$517,568	\$64,096	\$86,343	\$887,959
Westport Ins Corp	34207	MO	P&C	\$1,216,168	\$875,503	\$340,665	(\$55,857)	\$36,638	\$297,576
Westward Life Ins Co	78301	AZ	L&D	\$49,812	\$7,417	\$42,395	\$1,626	\$1,917	\$780
Willamette Dental of WA Inc	47050	WA	LHCSC	\$2,802	\$175	\$2,627	\$617	\$623	\$18,948
Wilshire Ins Co	13234	NC	P&C	\$156,977	\$92,654	\$64,323	\$4,232	\$12,314	\$63,089
Womans Life Ins Society	56170	MI	F	\$175,075	\$144,888	\$30,187	\$755	\$1,271	\$11,808
Woodmen World Assur Life Assn	56499	CO	F	\$58,835	\$52,386	\$6,449	(\$278)	\$298	\$3,475
Woodmen World Life Ins Soc	57320	NE	F	\$6,873,264	\$6,183,266	\$689,998	\$77,108	\$71,756	\$646,110
Workmens Auto Ins Co	13250	CA	P&C	\$66,193	\$49,876	\$16,317	\$4,854	(\$7,429)	\$61,184
World Ins Co	70629	NE	L&D	\$211,638	\$134,271	\$77,367	\$2,962	\$4,452	\$154,265
XL Capital Assurance Inc	20311	NY	P&C	\$341,937	\$144,232	\$197,705	(\$6,473)	(\$10,361)	\$47,038
XL Ins Amer Inc	24554	DE	P&C	\$482,265	\$316,925	\$165,340	\$18,946	\$16,455	\$78,397
XL Reins America Inc	20583	NY	P&C	\$4,415,380	\$2,639,973	\$1,775,407	\$134,968	\$138,493	\$509,583
XL Specialty Ins Co	37885	DE	P&C	\$633,572	\$493,412	\$140,160	\$17,218	\$30,692	\$47,314
Yosemite Ins Co	26220	IN	P&C	\$445,313	\$96,528	\$348,785	\$33,238	\$41,966	\$57,314
Zurich American Ins Co	16535	NY	P&C	\$25,058,754	\$20,134,147	\$4,924,607	(\$1,082,848)	\$1,249,016	\$7,128,727

State of Washington  
 Office of Insurance Commissioner  
 Insurance Companies

2004 Balance Sheet/Income Statement Summary

						All Dollars in Thousands			
						Total Capital and Surplus(2)	Net Income	Net Change Capital and Surplus(3)	Premiums Earned(4)
Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities				
Totals				\$4,992,689,534	\$4,393,255,236	\$599,434,298	\$69,358,650	\$66,361,149	\$777,265,157

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, T=Title, F=Fraternal

(2)Total Capital and Surplus also means Net Worth

(3)Difference between 2004 and 2003

(4)Premiums also means Premiums and Other Considerations

All Domestic Authorized Companies

2004 Balance Sheet/Income Statement Summary

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	Total Capital and Surplus(2)	Net Income	All Dollars in Thousands	
								Total Capital and Surplus(3)	Net Change Capital and Surplus(3)
Aetna Health Inc	47060	WA	HCSC	\$18,497	\$6,589	\$11,907	\$5,257	(\$16,620)	\$45,732
Asuris Northwest Health	47350	WA	HCSC	\$28,049	\$12,862	\$15,187	\$1,348	\$1,464	\$76,511
Cascade Natl Ins Co	10175	WA	P&C	\$31,050	\$38,012	(\$6,961)	(\$14,695)	(\$13,237)	\$15,405
Columbia United Providers Inc	47047	WA	HCSC	\$14,574	\$4,565	\$10,010	\$478	\$711	\$63,189
Commonwealth Ins Co Of Amer	10220	WA	P&C	\$44,271	\$23,439	\$20,832	(\$333)	\$1,468	\$12,245
Community Health Plan of WA	47049	WA	HCSC	\$127,262	\$55,470	\$71,792	\$11,315	(\$8,421)	\$375,274
Contractors Bonding & Ins Co	37206	WA	P&C	\$142,764	\$104,653	\$38,111	\$6,363	\$5,821	\$47,996
Dental Health Services	47490	WA	LHCSC	\$2,065	\$792	\$1,273	\$137	\$173	\$3,468
Farmers Ins Co Of WA	21644	WA	P&C	\$342,874	\$224,918	\$117,956	\$9,238	\$10,869	\$186,181
Farmers New World Life Ins Co	63177	WA	L&D	\$6,828,279	\$5,733,698	\$1,094,581	\$164,164	\$42,442	\$653,175
First Natl Ins Co Of Amer	24724	WA	P&C	\$217,566	\$150,852	\$66,714	\$14,738	\$5,288	\$110,581
Fraternal Beneficial Assoc	29360	WA	P&C	\$2,283	\$0	\$2,283	\$79	\$79	\$67
General Ins Co Of Amer	24732	WA	P&C	\$2,455,674	\$1,734,644	\$721,029	\$148,857	\$97,712	\$1,271,681
Grange Ins Assn	22101	WA	P&C	\$174,565	\$102,750	\$71,815	\$6,551	\$6,859	\$104,653
Great Republic Life Ins Co	67482	WA	L&D	\$18,368	\$15,806	\$2,561	(\$777)	(\$750)	\$2,068
Great West Healthcare of WA Inc	47081	WA	HCSC	\$6,698	\$1,915	\$4,783	\$247	(\$3,389)	\$1,664
Group Health Options Inc	47055	WA	HCSC	\$66,655	\$38,536	\$28,120	\$1,994	\$1,905	\$353,155
Group Hlth Cooperative	95672	WA	HMO	\$899,307	\$521,322	\$377,985	\$91,158	\$77,572	\$1,997,806
KPS Health Plans	53872	WA	HCSC	\$19,791	\$20,221	(\$429)	(\$1,532)	(\$1,738)	\$151,995
Lifewise Assur Co	94188	WA	L&D	\$62,521	\$31,478	\$31,043	\$2,723	\$2,949	\$31,963
LifeWise Health Plan of WA	52633	WA	HCSC	\$60,505	\$45,548	\$14,957	\$2,271	\$2,346	\$118,436
Molina Healthcare of WA Inc	96270	WA	HMO	\$114,793	\$55,446	\$59,347	\$33,440	\$10,811	\$461,525
Mutual Of Enumclaw Ins Co	14761	WA	P&C	\$481,763	\$320,290	\$161,473	\$10,421	\$11,009	\$273,279
National Merit Ins Co	39004	WA	P&C	\$25,756	\$15,453	\$10,303	(\$43)	(\$2,304)	\$15,650
North Coast Life Ins Co	67059	WA	L&D	\$119,774	\$113,603	\$6,171	\$366	\$444	\$22,797
Northwest Dentists Ins Co	32417	WA	P&C	\$15,052	\$8,224	\$6,829	(\$196)	(\$186)	\$2,434
Pacific NW Title Ins Co Inc	50970	WA	T	\$24,983	\$17,107	\$7,877	\$1,071	\$1,368	\$52,081
Pacific Visioncare WA Inc	47100	WA	LHCSC	\$364	\$45	\$319	(\$19)	(\$16)	\$273
Pacificare of WA Inc	48038	WA	HCSC	\$135,394	\$48,856	\$86,538	\$53,544	\$41,115	\$565,030
Pemco Ins Co	18805	WA	P&C	\$162,722	\$100,364	\$62,357	\$2,510	(\$836)	\$78,501
Pemco Life Ins Co	71803	WA	L&D	\$7,641	\$2,296	\$5,345	(\$54)	\$379	\$1,531
Pemco Mut Ins Co	24341	WA	P&C	\$475,895	\$294,811	\$181,083	\$21,284	\$10,332	\$235,569
Physicians Ins A Mut Co	40738	WA	HCSC	\$301,502	\$232,463	\$69,040	\$9,732	\$13,471	\$81,805
Premera Blue Cross	47570	WA	HCSC	\$1,191,274	\$745,283	\$445,991	\$67,479	\$72,919	\$2,319,788
Red Shield Ins Co	41580	WA	P&C	\$39,436	\$17,440	\$21,996	\$681	\$608	\$8,228
Regence Blue Shield	53902	WA	HCSC	\$968,749	\$350,633	\$618,116	\$122,232	\$117,161	\$1,664,895
RegenceCare	95648	WA	HMO	\$33,469	\$9,903	\$23,567	\$1,094	\$1,353	\$76,795
Rocky Mountain Fire & Cas Co	22128	WA	P&C	\$31,498	\$16,722	\$14,776	(\$406)	(\$221)	\$18,820
Safeco Ins Co Of Amer	24740	WA	P&C	\$3,785,602	\$2,742,204	\$1,043,397	\$232,067	\$224,921	\$1,824,586

**State of Washington  
Office of Insurance Commissioner  
Insurance Companies**

2004 Balance Sheet/Income Statement Summary							All Dollars in Thousands		
Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	Total Capital and Surplus(2)	Net Income	Net Change Capital and Surplus(3)	Premiums Earned(4)
Symetra Life Ins Co	68608	WA	L&D	\$18,887,873	\$17,749,435	\$1,138,437	\$222,104	\$78,874	\$902,930
Symetra Natl Life Ins Co	90581	WA	L&D	\$17,190	\$6,388	\$10,802	\$119	(\$963)	\$449
Unigard Ind Co	25798	WA	P&C	\$96,899	\$38,178	\$28,721	\$3,012	\$3,067	\$27,483
Unigard Ins Co	25747	WA	P&C	\$571,892	\$376,666	\$195,226	\$22,658	\$11,737	\$236,356
US Branch of Industrial Alliance Pac	84514	WA	L&D	\$298,342	\$273,852	\$24,490	\$3,056	\$2,409	\$13,722
Vision Service Plan	47317	WA	LHCSC	\$42,443	\$3,989	\$38,454	\$3,791	\$6,742	\$21,480
Washington Cas Co	42510	WA	P&C	\$25,833	\$33,864	(\$8,030)	(\$1,541)	\$722	\$6,276
Washington Dental Service	47341	WA	HCSC	\$122,938	\$41,096	\$81,842	\$11,587	\$7,105	\$324,002
Western Professional Ins Co	10942	WA	P&C	\$20,413	\$9,693	\$10,720	\$132	\$116	\$59
Western United Life Assur Co	77925	WA	L&D	\$1,339,790	\$1,276,449	\$63,342	(\$23,964)	(\$54,603)	\$79,892
Willamette Dental of WA Inc	47050	WA	LHCSC	\$2,802	\$175	\$2,627	\$617	\$623	\$18,948
Totals				\$40,875,702	\$33,768,998	\$7,106,705	\$1,246,358	\$771,659	\$14,958,433

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, T=Title, F=Fraternal

(2)Total Capital and Surplus also means Net Worth

(3)Difference between 2004 and 2003

(4)Premiums also means Premiums and Other Considerations

**State of Washington  
Office of Insurance Commissioner  
Insurance Companies**

All Non-Authorized Companies

**2004 Balance Sheet/Income Statement Summary**

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	Total Capital and Surplus(2)	Net Income	All Dollars in Thousands	
								Total Capital and Surplus(3)	Net Change Capital and Surplus(3)
									Premiums Earned(4)
Admiral Ins Co	24856	DE	P&C	\$1,902,424	\$1,173,671	\$728,753	\$119,702	\$177,272	\$588,482
Adriatic Ins Co	39381	ND	P&C	\$57,632	\$19,278	\$38,354	\$3,826	\$3,826	\$20,534
AF&L Ins Co	35963	PA	L&D	\$138,951	\$139,679	(\$729)	(\$10,734)	(\$8,299)	\$14,320
Alea North Amer Specialty Ins Co	44776	DE	P&C	\$37,795	\$6,604	\$31,190	\$167	\$142	\$1,140
Allianz Life Ins Co Of NY	64190	NY	L&D	\$554,171	\$500,305	\$53,867	\$4,440	\$4,428	\$100,359
Allied World Assur Co US Inc	19489	DE	P&C	\$154,740	\$96,200	\$58,540	(\$5,731)	\$11,171	\$34,906
Allstate Life Ins Co Of NY	70874	NY	L&D	\$6,529,292	\$6,172,510	\$356,782	\$13,558	\$62,139	\$1,452,746
American Centurion Life Assur Co	77798	NY	L&D	\$886,317	\$636,767	\$49,550	\$7,768	\$6,646	\$93,095
American Comm Mut Ins Co	60305	MI	L&D	\$158,915	\$71,032	\$87,883	\$5,762	\$3,731	\$370,078
American Empire Surplus Lns Ins Co	35351	DE	P&C	\$482,629	\$301,950	\$180,679	\$51,457	(\$5,772)	\$139,602
American Fraternal Union	56200	MN	F	\$22,992	\$22,151	\$841	\$83	\$18	\$1,785
American Home Life Ins Co	60542	KS	L&D	\$138,899	\$126,617	\$12,282	\$633	\$144	\$23,564
American Ins Co Of TX	81949	TX	L&D	\$5,609	\$3,659	\$1,949	(\$49)	(\$57)	\$2,239
American Intl Specialty Lines Ins Co	26883	AK	P&C	\$2,043,543	\$1,690,234	\$353,308	\$34,179	(\$15,541)	\$315,148
American Mayflower Life Ins Co NY	60712	NY	L&D	\$784,123	\$686,595	\$97,527	\$8,181	\$20,118	\$54,167
American Progressive L&H Ins Of NY	80624	NY	L&D	\$185,300	\$170,329	\$14,971	(\$2,336)	\$4,780	\$83,768
American Safety Ind Co	25433	OK	P&C	\$140,561	\$102,023	\$38,538	\$6,813	\$16,037	\$49,483
American Savings Life Ins Co	91910	AZ	L&D	\$19,714	\$5,952	\$13,763	\$1,496	\$557	\$129
American Underwriters Life Ins Co	92649	AZ	L&D	\$69,219	\$56,840	\$12,379	\$396	\$823	\$34,837
American Western Home Ins Co	35912	OK	P&C	\$75,367	\$44,297	\$31,070	\$4,628	\$2,365	\$19,847
Arch Excess & Surplus Ins Co	10946	NE	P&C	\$27,716	\$4,585	\$23,131	\$369	\$522	\$421
Arch Specialty Ins Co	21199	WI	P&C	\$393,442	\$273,049	\$120,394	(\$555)	\$9,473	\$60,872
Aspen Specialty Ins Co	10717	ND	P&C	\$149,104	\$47,616	\$101,488	(\$12,045)	\$91	\$16,921
Associated Int'l Ins Co	27189	IL	P&C	\$215,971	\$107,828	\$108,143	\$9,716	\$12,629	\$4,277
Atlantic Cas Ins Co	42846	NC	P&C	\$127,422	\$84,268	\$43,155	\$3,471	\$9,890	\$54,068
Aviva Life Ins Co of NY	92665	NY	L&D	\$465,307	\$435,902	\$29,405	(\$1,694)	\$201	\$51,262
AXA Re Prop & Cas Ins Co	16187	DE	P&C	\$185,557	\$121,565	\$63,992	(\$37,341)	(\$41,686)	\$15,068
AXIS Specialty Ins Co	15610	CT	P&C	\$364,193	\$241,764	\$122,429	\$8,546	\$8,362	\$87,274
AXIS Surplus Ins Co	26620	IL	P&C	\$272,772	\$204,582	\$68,190	\$366	\$5,820	\$55,001
Bankers Life Ins Co Of NY	63932	NY	L&D	\$525,474	\$481,452	\$44,022	\$7,980	\$7,268	\$80,155
Baptist Life Assn	57223	NY	F	\$22,127	\$21,302	\$825	(\$44)	\$12	\$1,742
Burlington Ins Co	23620	NC	P&C	\$395,812	\$300,263	\$95,548	\$11,186	\$12,955	\$65,042
Canada Life Ins Co Of NY	79359	NY	L&D	\$283,258	\$264,278	\$18,980	\$1,925	(\$959)	\$13,678
Capitol Specialty Ins Corp	10328	WI	P&C	\$35,872	\$9,468	\$26,403	\$526	\$496	\$1,920
Catholic Family Life Ins	56022	WI	F	\$280,489	\$268,200	\$12,289	\$789	\$1,385	\$28,094
Catholic Knights Of Amer	56421	MO	F	\$50,434	\$49,313	\$1,121	\$256	(\$100)	\$3,077
Centennial Cas Co	34568	AL	P&C	\$55,457	\$16,534	\$38,923	\$2,310	\$4,880	\$11,024
Century Surety Co	36951	OH	P&C	\$331,388	\$215,587	\$115,800	\$13,789	\$56,122	\$148,702
Chubb Custom Ins Co	38989	DE	P&C	\$285,936	\$220,452	\$65,483	\$6,363	\$6,865	\$48,841

**State of Washington  
Office of Insurance Commissioner  
Insurance Companies**

2004 Balance Sheet/Income Statement Summary										All Dollars in Thousands		
Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	Total Capital and Surplus(2)	Net Income	Net Capital and Surplus(3)	Net Change Capital and Surplus	Premiums Earned(4)		
Church Ins Co	10669	NY	P&C	\$65,553	\$45,807	\$19,746	(\$5,995)	\$195	\$9,058			
Citizens Ins Co Of Amer	71463	CO	L&D	\$288,775	\$214,121	\$74,654	\$3,307	\$20,556	\$64,980	\$3,081		
Clarendon Amer Ins Co	82082	TX	L&D	\$14,454	\$9,112	\$5,343	(\$745)	(\$768)				
Colony Ins Co	43095	NJ	P&C	\$485,698	\$310,970	\$174,728	\$8,893	\$11,746	\$88,928			
Colony Natl Ins Co	39993	VA	P&C	\$464,164	\$308,218	\$155,946	\$10,596	\$61,845	\$157,120			
Combined Life Ins Co Of NY	34118	VA	P&C	\$199,093	\$146,997	\$52,096	\$8,985	\$9,894	\$85,702			
Commonwealth Land Title Ins NJ	78697	NY	L&D	\$299,762	\$257,290	\$42,472	\$10,814	(\$5,325)	\$138,182			
Concord Heritage Life Ins Co Inc	51195	NJ	T	\$40,435	\$7,692	\$32,743	\$6,359	\$6,237	\$45,077			
Continental Life Ins Co Brentwood	62251	NH	L&D	\$38,829	\$33,795	\$5,034	(\$323)	(\$213)	\$8,803			
Cotton States Life Ins Co	68500	TN	L&D	\$113,166	\$76,555	\$36,611	\$5,218	\$5,278	\$152,584			
Crum & Forster Specialty Ins Co	62537	GA	L&D	\$226,748	\$201,512	\$25,236	(\$6,373)	(\$8,303)	\$46,842			
Delta Dental Plan of MN	44520	AZ	P&C	\$62,200	\$39,881	\$22,319	\$803	\$814	\$18,056			
Discover Specialty Ins Co	55034	MN	HCSC	\$114,197	\$52,383	\$61,814	\$8,764	\$796	\$145,766			
Dixie Natl Life Ins Co	10213	IL	P&C	\$102,871	\$73,630	\$29,241	\$528	\$2,759	\$27,094			
Essex Ins Co	66214	IN	L&D	\$35,464	\$32,182	\$3,283	\$76	\$27	\$2,712			
Equitable Reserve Assn	56057	WI	F	\$114,185	\$102,312	\$11,872	(\$1,433)	(\$1,796)	\$10,945			
Erie Family Life Ins Co	70769	PA	L&D	\$1,459,744	\$1,323,723	\$136,021	\$20,524	\$11,386	\$128,947			
Evanston Ins Co	39020	DE	P&C	\$939,452	\$662,943	\$276,509	\$54,270	\$59,110	\$374,739			
Everest Ind Ins Co	35378	IL	P&C	\$2,012,425	\$1,499,931	\$512,495	\$89,330	\$54,887	\$721,524			
Farmers & Traders Life Ins Co	10851	DE	P&C	\$128,697	\$79,037	\$49,660	\$2,339	(\$2,035)	\$17,692			
Executive Risk Speciality Ins Co	44792	CT	P&C	\$174,171	\$131,593	\$42,578	\$5,319	\$6,054	\$47,106			
Farmers Fund Ins Co Of OH	63193	NY	L&D	\$488,780	\$454,332	\$34,448	\$2,247	\$1,724	\$41,693			
First Alliance Ins Co	39640	OH	P&C	\$45,299	\$18,220	\$27,079	\$1,284	\$1,442	\$8,313			
First Cath Slovak Union Of US & CN	60057	KY	L&D	\$22,132	\$18,139	\$3,993	\$213	\$110	\$3,485			
First Central Natl Life Ins Co NY	56340	OH	F	\$186,465	\$177,886	\$8,578	\$1,654	\$1,985	\$11,508			
First Continental Life & Acc	79340	NY	L&D	\$47,165	\$16,042	\$31,123	\$2,353	(\$267)	\$8,281			
First Great West Life & Annuity Ins	64696	UT	L&D	\$3,833	\$778	\$3,055	\$453	\$2,389	\$442			
First Security Benefit Life & Ann	60214	NY	L&D	\$327,034	\$287,956	\$39,079	\$349	\$317	\$24,335			
First Mercury Ins Co	10657	IL	P&C	\$164,972	\$97,949	\$67,023	\$6,000	\$32,774	\$49,530			
First Metlife Investors Ins Co	60992	NY	L&D	\$587,492	\$557,495	\$29,997	(\$15,402)	(\$7,649)	\$68,722			
First Security Benefit Life & Ann	60084	NY	L&D	\$98,745	\$89,660	\$9,085	\$214	\$2,191	\$37,136			
First Specialty Ins Corp	34916	MO	P&C	\$184,239	\$101,989	\$82,250	\$1,955	\$2,521	\$44,181			
First Sunamerica Life Ins Co	92495	NY	L&D	\$3,780,592	\$3,518,886	\$261,706	\$41,524	\$48,622	\$540,017			
First Unum Life Ins Co	64297	NY	L&D	\$1,377,515	\$1,211,309	\$166,206	\$13,533	\$35,366	\$407,103			
Florida Combined Life Ins Co Inc	76031	FL	L&D	\$74,829	\$36,834	\$37,995	\$2,659	\$2,069	\$71,701			
Frontier Ins Co	34266	NY	P&C	\$216,819	\$332,087	(\$115,268)	\$21,383	\$20,685	(\$16,586)			
GE Capital Life Assur Co Of NY	72990	NY	L&D	\$4,558,882	\$4,290,783	\$268,100	(\$19,752)	\$130,009	\$805,040			
General Security Ind Co of AZ	20559	AZ	P&C	\$70,882	\$41,661	\$29,221	(\$100)	(\$100)	\$196			
General Star Ind Co	37362	CT	P&C	\$1,214,942	\$738,254	\$476,688	\$23,851	\$60,884	\$314,846			

**State of Washington  
Office of Insurance Commissioner  
Insurance Companies**

All Non-Authorized Companies

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	Total Capital and Surplus(2)	Net Income	All Dollars in Thousands	
								Total Capital and Surplus(3)	Net Change Capital and Surplus(3)
									Premiums Earned(4)
Genesis Ind Ins Co	34991	ND	P&C	\$67,100	\$15,793	\$51,307	\$3,051	\$3,476	\$9,476
Gleaner Life Ins Society	56154	MI	F	\$1,194,074	\$1,102,375	\$91,699	\$4,022	\$3,837	\$185,213
Gotham Ins Co	25569	NY	P&C	\$102,957	\$44,465	\$58,492	\$1,727	\$908	\$17,441
Grange Life Ins Co	71218	OH	L&D	\$190,317	\$170,343	\$19,974	\$483	\$810	\$37,424
Great American Life Assur Co	62200	OH	L&D	\$22,181	\$14,583	\$7,598	\$215	\$180	\$5
Great Western Life Ins Co	92428	MT	L&D	\$1,995	\$604	\$1,391	\$60	\$38	\$10
Greater Beneficial Union Pittsburgh	56685	PA	F	\$361,484	\$342,704	\$18,781	\$3,127	\$3,488	\$47,565
Harleysville Life Ins Co	64327	PA	L&D	\$351,261	\$326,872	\$24,389	\$2,103	\$795	\$51,083
Health Care Ind Inc	35904	CO	P&C	\$2,337,161	\$1,569,384	\$767,777	\$103,680	\$141,251	\$369,428
Homeland Ins Co of NY	34452	NY	P&C	\$592,343	\$411,656	\$180,687	\$5,775	\$4,487	\$190,557
Houston Cas Co	42374	TX	P&C	\$1,663,676	\$1,059,282	\$604,394	\$18,526	\$194,928	\$420,427
Hudson Specialty Ins Co	37079	NY	P&C	\$99,192	\$41,210	\$57,983	\$6,245	\$6,153	\$7,244
IDS Life Ins Co Of NY	80594	NY	L&D	\$3,284,656	\$3,057,634	\$227,022	\$34,718	\$8,373	\$368,138
Illinois Emcasco Ins Co	32808	IA	P&C	\$195,539	\$145,694	\$49,844	(\$2,019)	\$8,798	\$85,302
Illinois Union Ins Co	27960	IL	P&C	\$313,811	\$224,282	\$89,529	\$2,799	(\$3,545)	\$0
Independent Order Of Vikings	57509	IL	F	\$2,580	\$1,302	\$1,277	\$57	\$243	\$160
Indian Harbor Ins Co	36940	ND	P&C	\$247,078	\$211,314	\$35,764	\$4,935	\$3,396	\$15,679
Interstate Fire & Cas Co	22829	IL	P&C	\$514,908	\$300,402	\$214,506	\$17,356	\$10,798	\$145,471
Intramerica Life Ins Co	64831	NY	L&D	\$50,575	\$39,570	\$11,005	\$690	(\$9,271)	\$226
Investors Consolidated Ins Co	85189	NH	L&D	\$14,748	\$9,171	\$5,577	(\$538)	(\$789)	\$2,058
Investors Heritage Life Ins Co	64904	KY	L&D	\$323,858	\$306,377	\$17,481	\$1,117	\$467	\$44,298
Investors Title Ins Co	50369	NC	T	\$92,015	\$46,087	\$45,928	\$7,765	\$5,881	\$65,181
James River Ins Co	12203	OH	P&C	\$71,390	\$113,861	\$57,529	\$307	\$18,860	\$53,034
Keystone State Life Ins Co	90344	PA	L&D	\$52,940	\$38,416	\$14,524	\$1,669	\$1,882	\$4,315
Knights Of Peter Claver	57835	AL	F	\$3,559	\$1,623	\$1,937	(\$38)	(\$153)	\$1,256
Landmark Amer Ins Co	33138	OK	P&C	\$347,670	\$291,034	\$56,636	(\$5,835)	(\$5,293)	\$34,611
Landmark Life Ins Co	82252	TX	L&D	\$58,614	\$54,703	\$3,912	(\$1,014)	(\$1,186)	\$8,123
Lexington Ins Co	19437	DE	P&C	\$9,009,942	\$6,565,787	\$2,444,155	\$211,882	\$327,749	\$3,082,559
Life Ins Co Of Boston & NY	78140	NY	L&D	\$45,696	\$38,460	\$7,236	\$527	\$1,098	\$10,604
Life Ins Co Of GA	65471	GA	L&D	\$1,914,822	\$1,804,716	\$110,106	\$8,177	(\$21,928)	\$118,731
Lincoln Direct Life Ins Co	65668	NE	L&D	\$157,006	\$133,785	\$23,221	\$241	\$228	\$18,110
Lincoln Life & Annuity Co Of NY	60139	NY	L&D	\$3,208,226	\$2,941,472	\$266,754	\$20,759	\$15,719	\$449,299
Lincoln Mut Life & Cas Ins Co	65641	ND	L&D	\$32,413	\$23,102	\$9,311	\$554	\$393	\$5,578
Locomotive Engrs&Cond Mut Prot Assn	87920	MI	L&D	\$16,826	\$6,955	\$9,871	\$20	(\$130)	\$12,892
Manufacturers Life Ins Co Of NY	86375	NY	L&D	\$3,516,760	\$3,465,780	\$50,980	\$20,629	(\$1,175)	\$967,484
Maxum Ind Co	26743	DE	P&C	\$84,506	\$30,105	\$54,400	\$1,100	\$1,476	\$17,872
Metlife Investors Ins Co of CA	81620	CA	L&D	\$827,141	\$786,213	\$40,928	(\$5,094)	\$19,118	\$156,757
Monarch Life Ins Co	66265	MA	L&D	\$1,010,616	\$998,792	\$11,823	\$3,904	\$663	\$13,145
Monitor Life Ins Co Of NY	81442	NY	L&D	\$9,780	\$3,851	\$5,929	\$60	(\$463)	\$1,348

**State of Washington  
Office of Insurance Commissioner  
Insurance Companies**

**All Non-Authorized Companies**

**2004 Balance Sheet/Income Statement Summary**

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Liabilities	Total Capital and Surplus(2)	Net Income	All Dollars in Thousands			
								Total Capital	Net Capital and Surplus(3)	Net Change Capital and Surplus	Premiums Earned(4)
Monticello Ins Co	33189	DE	P&C	\$47,808	\$10,531	\$37,277	(\$139)	\$728	\$135		
Motorists Life Ins Co	66311	OH	L&D	\$293,213	\$243,715	\$49,498	\$1,402	\$486	\$38,143		
Mount Vernon Fire Ins Co	26522	PA	P&C	\$533,004	\$260,418	\$272,586	\$20,425	\$26,406	\$121,081		
MT Hawley Ins Co	37974	IL	P&C	\$787,783	\$478,692	\$309,091	\$25,237	\$47,521	\$263,292		
National Farm Life Ins Co	66532	TX	L&D	\$218,708	\$197,642	\$21,066	\$898	\$1,156	\$17,077		
National Financial Ins Co	90956	TX	L&D	\$13,347	\$11,689	\$1,658	\$258	\$36	\$7,973		
National Fire & Marine Ins Co	20079	NE	P&C	\$5,078,708	\$1,572,520	\$3,506,187	\$129,768	\$463,611	\$373,985		
National Mut Benefit	56073	WI	F	\$229,414	\$205,801	\$23,613	\$1,495	\$2,633	\$15,992		
National Svc Contract Ins Co RRG	10234	HI	P&C	\$16,502	\$5,830	\$10,671	\$479	\$483	\$3,092		
Natl Council Jr Ord Utd Amer Mech	56774	PA	F	\$2,423	\$1,084	\$1,339	(\$78)	\$24	\$5		
Nautilus Ins Co	17370	AZ	P&C	\$664,628	\$463,347	\$201,281	\$26,374	\$35,436	\$273,052		
New Era Life Ins Co	78743	TX	L&D	\$202,245	\$168,630	\$33,615	\$441	\$12,613	\$110,053		
New Era Life Ins Co Of Midwest	66698	TX	L&D	\$28,609	\$18,782	\$9,827	\$757	\$726	\$6,669		
Noetic Specialty Ins Co	17400	IL	P&C	\$97,062	\$66,792	\$30,269	(\$202)	\$10,202	\$15,942		
North American Ins Co	68349	WI	L&D	\$33,708	\$19,266	\$14,442	\$1,718	\$1,924	\$15,024		
North Carolina Mut Life Ins Co	67032	NC	L&D	\$161,207	\$140,931	\$20,276	(\$650)	(\$1,693)	\$67,891		
Northfield Ins Co	27987	IA	P&C	\$362,991	\$266,502	\$96,489	\$14,458	\$13,897	\$135,191		
Nutmeg Ins Co	39608	CT	P&C	\$299,896	\$130,172	\$169,723	\$11,878	(\$12,692)	\$62,870		
Order United Commr Trav Of Amer	56383	OH	F	\$16,966	\$14,287	\$2,679	(\$907)	(\$716)	\$4,165		
Ozark Natl Life Ins Co	67393	MO	L&D	\$493,836	\$428,117	\$65,718	\$16,779	\$5,578	\$95,223		
Pacific Ins Co Ltd	10046	CT	P&C	\$560,068	\$313,285	\$246,783	\$26,174	\$25,604	\$152,685		
Pacific Union Assur Co	81612	CA	L&D	\$112,332	\$48,660	\$63,672	\$805	\$587	\$272		
Pekin Life Ins Co	67628	IL	L&D	\$724,095	\$622,386	\$101,709	\$11,002	\$6,664	\$189,178		
Penn-Star Ins Co	10673	PA	P&C	\$153,824	\$105,414	\$48,410	\$5,450	\$6,178	\$72,235		
Philadelphia In Co	23850	PA	P&C	\$97,412	\$60,344	\$37,068	\$7,190	\$6,407	\$65,479		
Police & Firemens Ins Assn	58009	IN	F	\$63,353	\$52,392	\$10,961	\$432	\$670	\$17,088		
Primeguard Ins Co Inc A RRG	10893	HI	P&C	\$2,735	\$2,180	\$555	(\$586)	(\$663)	\$512		
Princeton Excess & Surplus Lines Ins	10786	DE	P&C	\$125,200	\$79,114	\$46,086	\$5,927	\$6,424	\$6,472		
Professional Undwrtrs Liab Ins Co	34487	UT	P&C	\$122,472	\$51,580	\$70,892	\$2,093	\$12,093	\$8,247		
Progressive Home Ins Co	11851	OH	P&C	\$147,959	\$91,006	\$56,953	\$6,389	\$52,251	\$141,485		
Rainier Ins Co	43915	AZ	P&C	\$24,971	\$8,373	\$16,598	\$771	(\$2,042)	\$6,462		
Royal Surplus Lines Ins Co	41807	CT	P&C	\$621,842	\$261,435	\$360,407	\$29,160	\$43,777	\$1,336		
Safeco Natl Ins Co	24759	MO	P&C	\$223,266	\$150,967	\$72,299	\$15,557	\$11,903	\$110,581		
Savers Prop & Cas Ins Co	16551	MO	P&C	\$72,797	\$43,493	\$29,303	(\$1,816)	(\$763)	\$23,460		
Scottsdale Ins Co	41297	OH	P&C	\$1,605,776	\$1,227,295	\$378,482	\$53,334	\$49,137	\$542,171		
Security Natl Life Ins Co	69485	UT	L&D	\$198,939	\$183,756	\$15,184	\$66	\$115	\$26,634		
Serb Natl Federation	56936	PA	F	\$28,132	\$27,597	\$535	(\$61)	\$253	\$1,482		
Settlers Life Ins Co	64220	VA	L&D	\$241,393	\$220,249	\$21,144	\$2,953	\$931	\$25,701		
Shelter Life Ins Co	65757	MO	L&D	\$861,883	\$718,754	\$143,130	\$17,600	\$8,636	\$99,093		

**State of Washington  
Office of Insurance Commissioner  
Insurance Companies**

All Non-Authorized Companies

**2004 Balance Sheet/Income Statement Summary**

Company Name	NAIC Code	Dom	Type(1)	Total Assets	Total Liabilities	Total Capital and Surplus(2)	Net Income	Net Change Capital and Surplus(3)	All Dollars in Thousands	Premiums Earned(4)
Shenandoah Life Ins Co	68845	VA	L&D	\$1,406,525	\$1,289,168	\$117,356	\$779	\$22,775	\$235,164	
Southern Financial Life Ins Co	69418	LA	L&D	\$50,853	\$40,023	\$10,829	\$1,655	\$1,920	\$5,224	
Southern Security Life Ins Co	73377	FL	L&D	\$56,119	\$45,242	\$10,877		(\$566)	\$6,211	
Specialty Surplus Ins Co	11622	IL	P&C	\$51,735	\$21,264	\$30,471	\$1,381	\$1,381	\$35	
St Paul Surplus Lines Ins Co	30481	DE	P&C	\$562,233	\$428,532	\$133,701	(\$430)	\$44,747	\$162,563	
Standard Life & Cas Ins Co	71706	UT	L&D	\$19,447	\$16,057	\$3,390	\$73	\$260	\$3,867	
Starr Excess Liability Ins Co Ltd	10932	DE	P&C	\$2,192,873	\$1,564,882	\$627,990	\$47,795	\$72,760	\$693,576	
State Farm Life & Accident Asr Co	69094	IL	L&D	\$1,296,277	\$1,070,267	\$226,011	\$9,675	\$10,666	\$138,795	
Sterling Investors Life Ins Co	89184	GA	L&D	\$21,793	\$16,292	\$5,501	(\$1,420)	\$168	\$1,014	
Sun Life Ins & Annuity Co Of NY	72664	NY	L&D	\$2,672,497	\$2,480,367	\$192,131	\$14,807	\$5,650	\$240,289	
Teachers Protective Mut Life Ins Co	69353	PA	L&D	\$44,878	\$37,731	\$7,147	(\$225)	(\$98)	\$22,802	
The Savings Bank Life Ins Co Of MA	70435	MA	L&D	\$1,697,939	\$1,507,950	\$189,989	\$9,753	\$14,049	\$209,438	
Topa Ins Co	18031	CA	P&C	\$177,119	\$118,105	\$59,014	\$3,629	\$5,934	\$96,511	
Tower Life Ins Co	69493	TX	L&D	\$79,035	\$41,787	\$37,249	(\$58)	(\$59)	\$2,664	
Transam Assur Co	71986	AZ	L&D	\$3,917	\$953	\$2,964	\$35	\$47	\$10	
Travelers Excess & Surplus Lines Co	29696	CT	P&C	\$183,915	\$127,659	\$56,256	\$10,785	\$3,012	\$47,749	
Triumphre Cas Co	41106	PA	P&C	\$23,684	\$11,949	\$11,736	\$2,205	\$1,572	\$14,208	
Tudor Ins Co	37982	NH	P&C	\$339,549	\$282,566	\$56,983	\$6,826	\$6,926	\$38,502	
Ukrainian Natl Asn Inc	57215	NJ	F	\$64,839	\$59,578	\$5,261	(\$1,926)	(\$1,036)	\$3,804	
Union Standard Of Amer Life Ins Co	81124	MD	L&D	\$14,871	\$8,787	\$6,085	\$134	\$128	\$31	
United Coastal Ins Co	28053	AZ	P&C	\$36,053	\$14,397	\$21,656	\$1,241	\$218	\$7,085	
United Natl Ins Co	13064	PA	P&C	\$733,685	\$360,016	\$373,669	\$20,849	\$32,701	\$76,974	
United States Ltr Carriers Mut Ben	56456	TN	F	\$156,807	\$133,300	\$23,508	\$924	\$794	\$16,844	
US Branch Assumption Mut Life Ins Co	84654	MA	L&D	\$48,705	\$39,714	\$8,991	\$437	\$634	\$408	
USA Life One Ins Co Of IN	70955	IN	L&D	\$37,100	\$21,771	\$15,329	\$527	\$673	\$1,558	
USAA Life Ins Co Of NY	60228	NY	L&D	\$281,770	\$240,898	\$40,872	\$4,384	\$5,512	\$22,650	
Usf Ins Co	17159	PA	P&C	\$78,374	\$50,984	\$27,389	\$1,397	\$1,964	\$10,516	
Utica Natl Life Ins Co	63738	NY	L&D	\$257,250	\$235,974	\$21,275	\$403	\$2,159	\$18,611	
Voyager Ind Ins Co	40428	GA	P&C	\$78,753	\$49,762	\$28,991	\$3,764	(\$2,392)	\$31,403	
Wellington Specialty Ins Co	15989	DE	P&C	\$32,272	\$3,652	\$28,620	(\$345)	\$7,512	\$1	
Westchester Surplus Lines Ins Co	10172	GA	P&C	\$367,023	\$301,603	\$65,420	\$12,038	(\$2,426)	\$38,831	
Western World Ins Co	13196	NH	P&C	\$762,502	\$540,389	\$222,113	\$8,998	\$20,980	\$200,641	
William Penn Assn	57010	PA	F	\$181,186	\$156,494	\$24,691	\$73	\$191	\$24,441	
William Penn Life Ins Co Of NY	66230	NY	L&D	\$1,021,808	\$914,156	\$107,653	(\$57,643)	\$25,542	\$77,304	
Wsa Fraternal Life	56480	CO	F	\$39,668	\$31,035	\$8,633	\$61	\$3,020	\$1,496	
Zale Life Ins Co	71323	AZ	L&D	\$12,188	\$3,039	\$9,149	\$527	\$32	\$1,659	

State of Washington  
 Office of Insurance Commissioner  
 Insurance Companies

2004 Balance Sheet//Income Statement Summary						All Dollars in Thousands			
Company Name	NAIC Code	Dam	Type(1)	Total Assets	Total Liabilities	Total Capital and Surplus(2)	Net Income	Net Change Capital and Surplus(3)	Premiums Earned(4)
Totals				\$102,633.787	\$80,973,779	\$21,660,008	\$1,574,986	\$2,812,499	\$21,450,957

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, T=Title,

F=Fraternal

(2)Total Capital and Surplus also means Net Worth

(3)Difference between 2004 and 2003

(4)Premiums also means Premiums and Other Considerations



# Appendix C

## Domestic Insurance Companies by Line of Business in Washington 2004

- Accident and Health
- Annuities
- Life
- Property and Casualty
- Title



## State of Washington

**Office of Insurance Commissioner  
2004 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health**

All Domestic Authorized Companies  
Zero Premium Companies Excluded

Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share (2)	Premiums Earned	Losses Incurred(3)	Loss Ratio	Enrollment(4)
Aetna Health Inc	47060	WA	HCSC	\$45,732	0.46%	\$45,732	\$37,305	81.57%	14,161
Asuris Northwest Health	47350	WA	HCSC	\$76,944	0.78%	\$76,511	\$62,894	82.20%	28,901
Columbia United Providers Inc	47047	WA	HCSC	\$62,894	0.64%	\$62,894	\$53,511	85.08%	34,898
Community Health Plan of WA	47049	WA	HCSC	\$375,274	3.80%	\$375,274	\$331,514	88.34%	205,819
Dental Health Services	47490	WA	HCSC	\$3,438	0.03%	\$3,468	\$1,400	40.38%	19,435
Farmers New World Life Ins Co	63177	WA	L&D	\$543	0.01%	\$540	\$72	(2,152)	-3105.61%
First Choice Health Plan Inc	47046	WA	HCSC	\$0	0.00%	\$69	\$2,761	3.130	113.36%
Great Republic Life Ins Co	67482	WA	L&D	\$2,679	0.03%	\$2,761	\$3,130	91.65%	2,358
Great West Healthcare of WA Inc	47081	WA	HCSC	\$6,698	0.07%	\$6,698	\$6,139		
Group Health Options Inc	47055	WA	HCSC	\$338,403	3.42%	\$340,151	\$299,345	88.00%	109,926
Group Hlth Cooperative	95672	WA	HMO	\$1,518,437	15.36%	\$1,560,197	\$1,702,138	109.10%	420,668
KPS Health Plans	53872	WA	HCSC	\$151,995	1.54%	\$151,995	\$133,779	88.02%	50,123
Lifewise Assur Co	94188	WA	L&D	\$17,969	0.18%	\$17,997	\$12,356	68.66%	
LifeWise Health Plan of WA	52633	WA	HCSC	\$119,084	1.20%	\$118,436	\$90,671	76.56%	63,803
Molina Healthcare of WA Inc	96270	WA	HMO	\$460,047	4.65%	\$463,073	\$368,384	79.55%	262,736
North Coast Life Ins Co	67059	WA	L&D	\$0	0.00%	\$0	\$0	-250.91%	
Pacific Visioncare WA Inc	47100	WA	HCSC	\$273	0.00%	\$273	\$175	63.97%	5,053
Pacificare of WA Inc	48038	WA	HCSC	\$565,630	5.72%	\$565,630	\$459,702	81.27%	94,207
Premera Blue Cross	47570	WA	HCSC	\$1,956,298	19.79%	\$1,941,626	\$1,602,045	82.51%	683,488
Regence Blue Shield	53902	WA	HCSC	\$1,687,352	17.07%	\$1,664,895	\$1,287,090	77.31%	853,245
RegenceCare	95648	WA	HMO	\$76,783	0.78%	\$76,795	\$69,188	90.09%	21,221
Symetra Life Ins Co	68608	WA	L&D	\$35,946	0.36%	\$35,545	\$12,266	34.51%	
Vision Service Plan	47317	WA	HCSC	\$20,178	0.20%	\$20,178	\$16,231	80.44%	450,927
Washington Dental Service	47341	WA	HCSC	\$323,599	3.27%	\$324,002	\$286,795	88.52%	819,280
Willamette Dental of WA Inc	47050	WA	HCSC	\$18,928	0.19%	\$18,928	\$17,023	89.94%	64,406
Totals (Loss Ratio is average)(5)				\$7,865,125	79.58%	\$7,873,670	\$6,851,001	87.01%	4,204,655

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, F=Fraternal

(2)Market Share is based on all authorized Washington companies' written premiums.

(3)Also means claims and benefits incurred.

(4)Washington enrollment only provided by companies filing the NAIC Health blank.

(5)Totals do not represent all health coverage in Washington

**State of Washington  
Office of Insurance Commissioner  
2004 Washington Market Share  
Line of Business: Life - Annuities**

All Domestic Authorized Companies  
Zero Premium Companies Excluded

Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
Farmers New World Life Ins Co	63177	WA	\$9,292	\$0	\$0	\$0	\$9,292	0.29%
North Coast Life Ins Co	67059	WA	\$5,713	\$0	\$0	\$0	\$5,713	0.18%
Symetra Life Ins Co	68608	WA	\$42,429	\$0	\$3,885	\$0	\$46,314	1.44%
Western United Life Assur Co	77925	WA	\$29,911	\$0	\$0	\$0	\$29,911	0.93%
Totals			\$87,346	\$0	\$3,885	\$0	\$91,230	2.83%

(1)Market Share is based on all authorized Washington companies' written premiums.

State of Washington  
Office of Insurance Commissioner  
2004 Washington Market Share  
Line of Business: Life - Life Insurance

All Domestic Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share(1)
Farmers New World Life Ins Co	63177	WA	\$26,233	\$0	\$0	\$0	\$26,233	1.43%
Great Republic Life Ins Co	67482	WA	\$55	\$0	\$0	\$0	\$55	0.00%
Lifewise Assur Co	94188	WA	\$47	\$0	\$10,226	\$0	\$10,273	0.56%
North Coast Life Ins Co	67059	WA	\$540	\$0	\$0	\$0	\$540	0.03%
Pemco Life Ins Co	71803	WA	\$2,376	\$142	\$90	\$0	\$2,608	0.14%
Symetra Life Ins Co	68808	WA	\$13,524	\$0	\$11,298	\$0	\$24,822	1.36%
Symetra Natl Life Ins Co	90581	WA	\$68	\$0	\$0	\$0	\$68	0.00%
US Branch of Industrial Alliance Pac	84514	WA	\$422	\$0	\$0	\$0	\$422	0.02%
Western United Life Assur Co	77925	WA	\$501	\$0	\$0	\$0	\$501	0.03%
<b>Totals</b>			<b>\$43,766</b>	<b>\$142</b>	<b>\$21,614</b>	<b>\$0</b>	<b>\$65,523</b>	<b>3.58%</b>

(1)Market Share is based on all authorized Washington companies' written premiums.

## 2004 Washington Market Share and Loss Ratio

Line of Business: Property and Casualty Totals (excludes Accident and Health)

Company Name	NACI Code	Dom	Direct Premiums Written	Market Share (1)	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(2)
Cascade Natl Ins Co	10175	WA	\$5,674	0.07%	\$6,610	\$5,294	80.09%
Commonwealth Ins Co Of Amer	10220	WA	\$10,218	0.13%	\$10,181	\$9,595	94.24%
Contractors Bonding & Ins Co	37206	WA	\$24,054	0.31%	\$21,816	\$3,668	16.81%
Enumclaw Prop & Cas Ins Co	11232	WA	\$10,440	0.14%	\$0	\$5,726	0.00%
Farmers Ins Co Of WA	21644	WA	\$490,583	6.38%	\$483,784	\$304,342	62.91%
First Natl Ins Co Of Amer	24724	WA	\$14,689	0.19%	\$9,541	\$2,860	29.98%
Fraternal Beneficial Assoc	29360	WA	\$67	0.00%	\$67	\$5	7.95%
General Ins Co Of Amer	24732	WA	\$58,791	0.76%	\$46,946	\$77,675	165.46%
Grange Ins Assn	22101	WA	\$57,638	0.75%	\$57,084	\$28,952	50.72%
Mutual Of Enumclaw Ins Co	14761	WA	\$173,192	2.25%	\$178,941	\$70,415	39.35%
National Merit Ins Co	39004	WA	\$17,551	0.23%	\$18,104	\$11,692	64.58%
Northwest Dentists Ins Co	32417	WA	\$4,043	0.05%	\$4,043	\$1,472	36.40%
Pemco Ins Co	18805	WA	\$80,611	1.05%	\$78,766	\$51,907	65.90%
Pemco Mut Ins Co	24341	WA	\$249,294	3.24%	\$243,422	\$140,305	57.64%
Physicians Ins A Mut Co	40738	WA	\$93,823	1.22%	\$90,681	\$44,264	48.81%
Red Shield Ins Co	41580	WA	\$4,141	0.05%	\$3,968	\$885	22.31%
Rocky Mountain Fire & Cas Co	22128	WA	\$12,306	0.16%	\$12,515	\$7,938	63.43%
Safeco Ins Co Of Amer	24740	WA	\$183,418	2.39%	\$182,206	\$18,000	9.88%
Unigard Ind Co	25798	WA	\$20,053	0.26%	\$21,589	\$12,573	58.24%
Unigard Ins Co	25747	WA	\$71,501	0.93%	\$73,146	\$33,648	46.00%
Unigard Pacific Ins Co	11096	WA	\$0	0.00%	\$0	(\$135)	0.00%
Washington Cas Co	42510	WA	\$6,815	0.09%	\$6,667	(\$2,838)	(42.57)%
Western Natl Assur Co	24465	WA	\$13,628	0.18%	\$12,560	\$8,082	64.35%
Western Professional Ins Co	10942	WA	\$11,100	0.14%	\$13,551	\$10,818	79.83%
Totals (Loss Ratio is average)			\$1,613,628	20.99%	\$1,576,188	\$847,144	53.75%

(1) Market Share is based on all authorized Washington companies' written premiums.

(2) Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
 Office of Insurance Commissioner  
 2004 Washington Market Share and Loss Ratio  
 Line of Business: Title

All Domestic Authorized Companies  
 Zero Premium Companies Excluded

Company Name	NAIC Code	Dom	Premiums Written	Market Share (1)	Premiums Earned	Losses Incurred	Loss Ratio(2)
Pacific NW Title Ins Co Inc	50970	WA	\$38,783	13.73%	\$38,021	\$866	2.28%
Totals (Loss Ratio is average)			\$38,783	13.73%	\$38,021	\$866	2.28%

(1)Market Share is based on all authorized Washington companies' written premiums.



# **Appendix**

# **D**

## **Authorized Insurance Companies by Line of Business in Washington 2004**

- Accident and Health
- Annuities
- Life
- Fraternal Annuities
- Fraternal Life
- Property and Casualty
- Title



## State of Washington

## Office of Insurance Commissioner

## 2004 Washington Market Share and Loss Ratio

All Authorized Companies  
Zero Premium Companies Excluded

Company Name	Line of Business: Accident and Health							All Dollars in Thousands	
	NACIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
5 Star Life Ins Co	77879	LA	L&D	\$30	0.00%	\$30	\$19	63.73%	
AAA Life Ins Co	71854	MI	L&D	\$591	0.01%	\$568	\$396	69.79%	
Acacia Life Ins Co	60038	DC	L&D	\$0	0.00%	\$0	\$2	467.71%	
Academy Life Ins Co	60046	MO	L&D	\$13	0.00%	\$11	\$9	87.82%	
Ace American Ins Co	22667	PA	P&C	\$2,995	0.03%	\$2,773	\$2,122	76.52%	
Advance Ins Co	83445	AZ	L&D	\$1	0.00%	\$1	\$0	0.00%	
Aetna Health Inc	40760	WA	HCSC	\$45,732	0.46%	\$45,732	\$37,305	81.57%	14,161
Aetna Life Ins Co	60054	CT	L&D	\$95,587	0.97%	\$104,424	\$81,436	77.99%	
AlG Life Ins Co	66842	DE	L&D	\$4,933	0.05%	\$5,045	\$3,967	78.63%	
AlG Premier Ins Co	20796	PA	P&C	\$38	0.00%	\$38	\$4	9.95%	
Allianz Life Ins Co Of North Amer	90611	MN	L&D	\$7,047	0.07%	\$7,055	\$283	5.43%	
Allmerica Financial Life & Annuity	84824	MA	L&D	\$120	0.00%	\$120	\$256	212.86%	
Allstate Ins Co	19232	IL	P&C	\$0	0.00%	\$0	\$4	0.00%	
Allstate Life Ins Co	60186	IL	L&D	\$378	0.00%	\$353	\$104	29.32%	
Alta Health & Life Ins Co	67369	IN	L&D	\$1,073	0.01%	\$1,072	\$899	83.85%	
American Automobile Ins Co	2,849	MO	P&C	\$0	0.00%	\$0	(\$5)	0.00%	
American Bankers Ins Co Of FL	10111	FL	P&C	\$2,101	0.02%	\$2,247	\$294	13.07%	
American Bankers Life Assur Co Of FL	60275	FL	L&D	\$1,760	0.02%	\$2,179	\$394	18.09%	
American Capitol Ins Co	60291	TX	L&D	\$10	0.00%	\$10	\$14	141.98%	
American Cas Co Of Reading PA	20427	PA	P&C	\$1	0.00%	\$1	\$11	1616.30%	
American Employers Ins Co	20613	MA	P&C	\$0	0.00%	\$0	\$0	0.00%	
American Family Life Asr Co Columbus	60380	NE	L&D	\$55,457	0.56%	\$55,426	\$23,935	43.18%	
American Fidelity Assur Co	60410	OK	L&D	\$11,122	0.11%	\$11,276	\$7,429	65.89%	
American Gen Assur Co	68373	IL	L&D	\$1,740	0.02%	\$2,307	\$1,129	48.96%	
American Gen Life & Acc Ins Co	66672	TN	L&D	\$24	0.00%	\$20	\$106	529.38%	
American Gen Life Ins Co	60488	TX	L&D	\$195	0.00%	\$194	\$90	46.26%	
American Health & Life Ins Co	60518	TX	L&D	\$320	0.00%	\$773	\$302	39.05%	
American Heritage Life Ins Co	60534	FL	L&D	\$2,433	0.02%	\$2,250	\$599	26.62%	
American Home Assur Co	19380	NY	P&C	\$8,286	0.08%	\$25,934	\$1,198	4.62%	
American Income Life Ins Co	60577	IN	L&D	\$2,495	0.03%	\$2,491	\$872	35.02%	
American Int'l Life Assr Co NY	60607	NY	L&D	\$135	0.00%	\$136	\$366	269.94%	
American Life Ins Co of NY	60704	NY	L&D	\$0	0.00%	\$0	\$0	0.00%	
American Medical Security Life InsCo	97779	WI	L&D	\$16	0.00%	\$16	\$10	64.19%	
American Memoir Life Ins Co	67089	SD	L&D	\$1	0.00%	\$1	\$0	0.00%	
American Modern Life Ins Co	65811	OH	L&D	\$671	0.01%	\$760	\$333	43.86%	
American Natl Ins Co	60739	TX	L&D	\$463	0.00%	\$1,352	\$707	52.31%	
American Nat'l Life Ins Co Of TX	71773	TX	L&D	\$530	0.01%	\$673	\$478	71.04%	
American Network Ins Co	8,1078	PA	L&D	\$25	0.00%	\$26	\$0	1.42%	
American Pioneer Life Ins Co	60763	FL	L&D	\$137	0.00%	\$136	\$99	72.81%	
American Public Life Ins Co	60801	OK	L&D	\$232	0.00%	\$233	\$177	76.23%	
American Reliable Ins Co	19615	AZ	P&C	\$194	0.00%	\$40	\$8	20.38%	
American Republic Ins Co	60836	IA	L&D	\$494	0.01%	\$479	\$554	115.56%	

**State of Washington  
Office of Insurance Commissioner  
2004 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health**

All Authorized Companies  
Zero Premium Companies Excluded

Company Name	NAC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
American Security Ins Co	42978	DE	P&C	\$4,100	0.04%	\$4,100	\$241	5.88%	
American States Ins Co	19704	IN	P&C	\$87	0.00%	\$79	\$59	74.33%	
American States Life Ins Co	60879	IN	L&D	\$154	0.00%	\$151	\$74	49.12%	
American United Life Ins Co	60895	IN	L&D	\$668	0.01%	\$658	\$238	36.10%	
Americom Life & Annuity Ins Co	94471	TX	L&D	\$1	0.00%	\$1	\$0	0.00%	
Ameritas Life Ins Corp	61301	NE	L&D	\$6,932	0.07%	\$6,906	\$6,712	97.19%	
Amerus Life Ins Co	61689	IA	L&D	\$32	0.00%	\$34	\$31	91.28%	
Amex Assur Co	27928	IL	P&C	\$2,028	0.02%	\$2,026	\$27	1.33%	
Anthem Life Ins Co	61069	IN	L&D	\$6	0.00%	\$6	\$24	369.92%	
Arch Ins Co	11150	MO	P&C	\$42	0.00%	\$42	\$0	0.03%	
Assurity Life Ins Co	71439	NE	L&D	\$410	0.00%	\$413	\$322	78.02%	
Asuris Northwest Health	47350	WA	HCSC	\$76,944	0.78%	\$76,511	\$62,894	82.20%	28,901
Auto Club Life Ins Co	84522	MI	L&D	\$135	0.00%	\$137	\$6	4.05%	
Aviva Life Ins Co	62898	DE	L&D	\$1	0.00%	\$1	\$0	0.00%	
AXA Equitable Life Ins Co	62944	NY	L&D	\$381	0.00%	\$385	\$525	136.31%	
Balboa Life Ins Co	68160	CA	L&D	\$273	0.00%	\$277	\$42	15.01%	
Baltimore Life Ins Co	61212	MD	L&D	\$367	0.00%	\$367	\$219	59.56%	
Bankers Fidelity Life Ins Co	61239	GA	L&D	\$1,557	0.02%	\$1,514	\$1,048	69.19%	
Bankers Life & Cas Co	61263	IL	L&D	\$29,685	0.30%	\$29,906	\$74,806	49.51%	
Bankers Life Ins Co	81043	FL	L&D	\$5	0.00%	\$5	\$0	0.98%	
BCS Ins Co	38245	OH	P&C	\$2,439	0.02%	\$2,439	\$1,157	47.44%	
Benchmark Ins Co	41394	KS	P&C	\$72	0.00%	\$72	\$52	72.00%	
Beneficial Life Ins Co	61395	UT	L&D	\$43	0.00%	\$43	\$85	199.74%	
Berkshire Life Ins Co of Amer	71714	MA	L&D	\$1,985	0.02%	\$1,856	\$57	3.07%	
Best Life And Health Ins Co	90638	TX	L&D	\$1,545	0.02%	\$1,545	\$1,055	68.30%	
Birmingham Fire Ins Co Of PA	19402	PA	P&C	\$0	0.00%	\$0	\$0	0.00%	
Boston Mut Life Ins Co	61476	MA	L&D	\$764	0.01%	\$780	\$530	67.94%	
Brokers Natl Life Assur Co	74900	AR	L&D	\$168	0.00%	\$166	\$98	58.93%	
Business Mens Assur Co Of Amer	61492	SC	L&D	\$390	0.00%	\$421	\$71	16.97%	
Celtic Ins Co	80799	IL	L&D	\$75	0.00%	\$53	\$44	83.56%	
Central Natl Life Ins Co Omaha	61700	DE	L&D	\$0	0.00%	\$15	(\$1)	-3.51%	
Central Security Life Ins Co	61735	TX	L&D	\$3	0.00%	\$3	\$3	116.29%	
Central States H & L Co Of Omaha	61751	NE	L&D	\$300	0.00%	\$377	\$244	64.73%	
Central States Ind Co Of Omaha	34274	NE	P&C	\$1,671	0.02%	\$1,669	\$396	23.77%	
Central United Life Ins Co	61883	TX	L&D	\$42	0.00%	\$42	\$80	19.98%	
Centre Life Ins Co	80896	MA	L&D	\$799	0.01%	\$828	\$256	30.97%	
Centunion Life Ins Co	62383	MO	L&D	\$74	0.00%	\$352	\$143	40.68%	
Chase Life & Annuity Co	67164	DE	L&D	\$1	0.00%	\$3	\$20	60.43%	
Chesapeake Life Ins Co	61832	OK	L&D	\$102	0.00%	\$95	\$17	17.48%	
Christian Fidelity Life Ins Co	61859	TX	L&D	\$38	0.00%	\$38	\$42	111.67%	
Cincinnati Life Ins Co	76236	OH	L&D	\$3	0.00%	\$3	\$1	21.02%	
Citicorp Life Ins Co	80322	AZ	L&D	\$0	0.00%	\$0	\$0	0.00%	

## State of Washington

## Office of Insurance Commissioner

2004 Washington Market Share and Loss Ratio  
Line of Business: Accident and HealthAll Authorized Companies  
Zero Premium Companies Excluded

Company Name	NACI Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	All Dollars in Thousands
Colonial Life & Accident Ins Co	62049	SC	L&D	\$4,822	0.05%	\$4,885	\$2,443	50.02%	
Colonial Penn Life Ins Co	62065	PA	L&D	\$76	0.00%	\$61	\$33	54.78%	
Colorado Bankers Life Ins Co	84786	CO	L&D	\$8	0.00%	\$8	\$3	44.14%	
Columbia United Providers Inc	47047	WA	HCSC	\$62,894	0.64%	\$62,894	\$53,511	85.08%	34,898
Columbia Universal Life Ins Co	77720	TX	L&D	\$6	0.00%	\$6	\$11	174.28%	
Columbian Life Ins Co	76023	IL	L&D	\$648	0.01%	\$648	\$447	68.89%	
Columbian Mut Life Ins Co	62103	NY	L&D	\$0	0.00%	\$1	\$5	611.96%	
Columbus Life Ins Co	99937	OH	L&D	\$5	0.00%	\$6	\$0	0.00%	
Combined Ins Co Of Amer	62146	IL	L&D	\$14,390	0.15%	\$14,181	\$5,856	4.13%	
Commercial Guaranty Cas Ins Co	21296	IN	P&C	\$0	0.00%	\$34	\$3	10.28%	
Commercial Travelers Mut Ins Co	81426	NY	L&D	\$77	0.00%	\$70	\$26	36.44%	
Community Health Plan of WA	47049	WA	HCSC	\$375,274	3.80%	\$375,274	\$331,514	88.34%	205,819
Companion Life Ins Co	77828	SC	L&D	\$5,429	0.05%	\$5,460	\$2,267	41.52%	
Connecticut General Life Ins Co	62308	CT	L&D	\$22,432	0.23%	\$21,469	\$20,519	95.57%	
Conseco Health Ins Co	78174	AZ	L&D	\$1,845	0.02%	\$1,849	\$1,509	81.62%	
Conseco Ins Co	60682	IL	L&D	\$101	0.00%	\$133	\$96	72.3%	
Conseco Life Ins Co	65900	IN	L&D	\$16	0.00%	\$17	\$10	55.37%	
Conseco Senior Health Ins Co	76325	PA	L&D	\$9,848	0.10%	\$10,568	\$8,365	79.15%	
Constitution Life Ins Co	62359	TX	L&D	\$15	0.00%	\$15	\$15	103.08%	
Continental American Ins Co	71730	SC	L&D	\$284	0.00%	\$276	\$53	19.23%	
Continental Assur Co	62413	IL	L&D	\$2,265	0.02%	\$2,304	\$787	34.14%	
Continental Cas Co	20443	IL	P&C	\$26,591	0.27%	\$18,822	\$22,120	117.52%	
Continental General Ins Co	71404	NE	L&D	\$2,499	0.03%	\$2,464	\$1,970	79.93%	
Country Life Ins Co	62553	IL	L&D	\$684	0.01%	\$689	\$166	24.03%	
Croatian Fraternal Union Of Amer	56634	PA	F	\$2	0.00%	\$2	\$2	122.59%	
Cuna Mut Ins Society	62626	WI	L&D	\$6,550	0.07%	\$6,302	\$3,999	63.46%	
Cuna Mut Life Ins Co	65749	IA	L&D	\$261	0.00%	\$268	\$219	81.59%	
Delaware American Life Ins Co	62634	DE	L&D	\$140	0.00%	\$145	\$0	0.00%	
Dental Health Services	47490	WA	HCSC	\$3,438	0.03%	\$3,468	\$1,400	40.38%	19,435
EMC Natl Life Co	62928	IA	L&D	\$86	0.00%	\$91	\$30	32.46%	
Employers Ins of Wausau	21458	WI	P&C	\$0	0.00%	\$0	(\$36)	0.00%	
Employers Reins Corp	39845	MO	P&C	\$778	0.01%	\$778	\$735	94.51%	
Equitable Life & Cas Ins Co	62952	UT	L&D	\$499	0.01%	\$502	\$744	148.26%	
Fairfield Ins Co	44784	CT	P&C	\$25	0.00%	\$25	(\$60)	-239.31%	
Fairmont Premier Ins Co	25518	CA	P&C	\$3	0.00%	\$164	\$92	56.03%	
Family Heritage Life Ins Co Of Amer	77968	OH	L&D	\$137	0.00%	\$136	\$9	6.76%	
Family Life Ins Co	63053	TX	L&D	\$3	0.00%	\$3	\$1	31.55%	
Farm Bureau Life Ins Co	63088	IA	L&D	\$66	0.00%	\$68	\$51	74.70%	
Farmers New World Life Ins Co	63177	WA	L&D	\$543	0.01%	\$540	\$72	13.28%	
Federal Home Life Ins Co	67695	VA	L&D	\$2,678	0.03%	\$2,441	\$2,514	102.99%	
Federal Ins Co	20281	IN	P&C	\$729	0.01%	\$673	\$375	55.72%	
Federal Life Ins Co	63223	IL	L&D	\$0	0.00%	\$0	\$0	0.00%	

**2004 Washington Market Share and Loss Ratio**  
**Line of Business: Accident and Health**

All Authorized Companies  
Zero Premium Companies Excluded

Company Name	NAC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
Federated Life Ins Co	63258	MN	L&D	\$26	0.00%	\$26	\$0	0.00%	
Fidelity Security Life Ins Co	71870	MO	L&D	\$2,061	0.02%	\$2,075	\$1,792	86.37%	
Firemans Fund Ins Co Of NE	38474	NE	P&C	\$0	0.00%	\$0	\$14	0.00%	
First Allmerica Fin Life Ins Co	69140	MA	L&D	\$24	0.00%	\$24	\$40	163.51%	
First Choice Health Plan Inc	47046	WA	HCSC	\$0	0.00%	\$69	(\$2,152)	-3105.61%	
First Health Life & Health Ins Co	90328	TX	L&D	\$238	0.00%	\$251	\$319	127.07%	
Fort Dearborn Life Ins Co	71129	IL	L&D	\$1,001	0.01%	\$984	\$743	75.44%	
Fortis Benefits Ins Co	70408	IA	L&D	\$26,016	0.26%	\$20,541	\$16,983	82.68%	
Fortis Ins Co	69477	WI	L&D	\$10,183	0.10%	\$9,743	\$7,679	78.82%	
Freedom Life Ins Co Of Amer	62324	TX	L&D	\$12	0.00%	\$12	\$0	0.00%	
GE Grp Life Assur Co	80926	CT	L&D	\$7,241	0.07%	\$7,307	\$5,034	68.90%	
GE Life And Annuity Assur Co	65536	VA	L&D	\$25	0.00%	\$24	\$81	330.65%	
General American Life Ins Co	63865	MO	L&D	\$198	0.00%	\$202	\$448	221.38%	
General Electric Capital Assur Co	70025	DE	L&D	\$39,040	0.40%	\$41,528	\$17,055	41.07%	
General Fidelity Life Ins Co	93521	CA	L&D	(\$208)	0.00%	\$342	\$172	50.12%	
Gerber Life Ins Co	70939	NY	L&D	\$372	0.00%	\$384	\$56	14.63%	
Globe Life & Accident Ins Co	91472	DE	L&D	\$788	0.01%	\$753	\$384	50.93%	
Golden Rule Ins Co	62286	IL	L&D	\$123	0.00%	\$123	\$100	81.24%	
Government Employees Ins Co	22063	MD	P&C	\$2	0.00%	\$2	\$0	1.31%	
Government Personnel Mut Life Ins Co	63967	TX	L&D	\$10	0.00%	\$10	\$5	48.01%	
Great American Life Ins Co	63312	OH	L&D	\$255	0.00%	\$229	\$5	20.4%	
Great Republic Life Ins Co	67482	WA	L&D	\$2,679	0.03%	\$2,761	\$3,130	113.36%	
Great Southern Life Ins Co	90212	TX	L&D	\$106	0.00%	\$106	\$18	16.84%	
Great West Healthcare of WA Inc	47081	WA	HCSC	\$6,698	0.07%	\$6,698	\$6,139	91.65%	2,358
Great West Life & Annuity Ins Co	638322	CO	L&D	\$18,431	0.19%	\$19,572	\$16,546	84.54%	
Great West Life Assur Co	80705	MI	L&D	\$425	0.00%	\$334	\$364	108.81%	
Group Health Options Inc	47055	WA	HCSC	\$338,403	3.42%	\$340,151	\$299,345	88.00%	109,926
Group Hlth Cooperative	95672	WA	HMO	\$1,518,437	15.36%	\$1,560,197	\$1,702,138	109.10%	420,668
Guarantee Trust Life Ins Co	64211	IL	L&D	\$6,099	0.06%	\$6,072	\$4,558	75.07%	
Guardian Life Ins Co Of Amer	64246	NY	L&D	\$31,496	0.32%	\$31,725	\$29,416	92.72%	
Gulf Ins Co	22217	CT	P&C	\$2,534	0.03%	\$2,534	\$46	1.83%	
Hartford Fire Ins Co	19882	CT	P&C	\$17	0.00%	\$21	(\$126)	-611.53%	
Hartford Life & Accident Ins Co	70815	CT	L&D	\$20,720	0.21%	\$20,437	\$16,130	78.93%	
Hartford Life & Annuity Ins Co	71153	CT	L&D	\$18	0.00%	\$19	\$21	111.54%	
Hartford Life Grp Ins Co	74268	IL	L&D	\$11,034	0.11%	\$10,877	\$5,604	51.52%	
Hartford Life Ins Co	88072	CT	L&D	\$2,973	0.03%	\$3,081	\$2,247	72.93%	
HCC Life Ins Co	92111	IN	L&D	\$8,715	0.09%	\$8,570	\$5,587	65.19%	
Health Net Life Ins Co	66141	CA	L&D	\$28,892	0.29%	\$29,054	\$23,172	51.52%	
Heritage Life Ins Co	64394	AZ	L&D	\$0	0.00%	\$5	\$4	79.75%	
Highmark Life Ins Co	93440	PA	L&D	\$151	0.00%	\$152	\$179	117.90%	
Horace Mann Life Ins Co	64513	IL	L&D	\$12	0.00%	\$12	\$20	168.72%	
Household Life Ins Co	93777	MI	L&D	\$1,217	0.01%	\$1,837	\$790	42.97%	

## State of Washington

## Office of Insurance Commissioner

2004 Washington Market Share and Loss Ratio  
Line of Business: Accident and HealthAll Authorized Companies  
Zero Premium Companies Excluded

Company Name	NAC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
Humana Ins Co	73288	WI	L&D	\$153	0.00%	\$169	\$107	63.36%	
Idealife Ins Co	97764	CT	L&D	\$181	0.00%	\$180	\$123	68.25%	
DS Life Ins Co	65005	MN	L&D	\$8,449	0.09%	\$8,446	\$2,880	34.10%	
Illinois Mut Life Ins Co	64580	IL	L&D	\$789	0.01%	\$656	\$55	8.45%	
Independence Amer Ins Co	26581	DE	P&C	\$452	0.00%	\$452	\$209	46.35%	
Independent Order Of Foresters Us Br	58068	NY	F	\$6	0.00%	\$6	\$9	146.46%	
Indianapolis Life Ins Co	64645	IN	L&D	\$8	0.00%	\$8	\$0	0.00%	
Individual Assur Co Life Hlth & Acc	811779	MO	L&D	\$40	0.00%	\$41	\$3	6.78%	
ING USA Annuity and Life Ins Co	80942	IA	L&D	\$0	0.00%	\$33	\$98	297.68%	
Insurance Co Of North Amer	22713	PA	P&C	\$143	0.00%	\$156	\$363	232.69%	
Insurance Co Of The State Of PA	19429	PA	P&C	\$15	0.00%	\$7	\$213	299.31%	
Investors Life Ins Co North Amer	63487	TX	L&D	\$1	0.00%	\$1	\$3	257.31%	
Jefferson Natl Life Ins Co	64017	TX	L&D	\$5	0.00%	\$5	\$5	98.16%	
Jefferson Pilot Financial Ins Co	70254	NE	L&D	\$16,374	0.17%	\$16,550	\$12,244	73.98%	
Jefferson Pilot Life Ins Co	67865	NC	L&D	\$39	0.00%	\$42	\$67	158.45%	
Jefferson Pilot Lifeamerica Ins Co	62057	NJ	L&D	\$0	0.00%	\$0	\$0	0.00%	
JMIC Life Ins Co	89958	FL	L&D	\$33	0.00%	\$28	\$0	0.10%	
John Alden Life Ins Co	65080	WI	L&D	\$5,978	0.06%	\$6,083	\$4,923	80.93%	
John Hancock Life Ins Co	65099	MA	L&D	\$16,617	0.17%	\$20,903	\$3,591	17.18%	
Kaiser Findtn Health Plan NW	95540	OR	HMO	\$306,656	3.10%	\$306,656	\$289,797	94.50%	82.676
Kaiser Permanente Hlth Alternatives	47033	OR	HCSC	\$8,692	0.09%	\$8,692	\$8,402	96.67%	18.052
Kanawha Ins Co	65110	SC	L&D	\$638	0.01%	\$642	\$216	33.58%	
Kansas City Life Ins Co	65129	MO	L&D	\$1,827	0.02%	\$1,834	\$1,361	74.24%	
Knights Of Columbus	58033	CT	F	\$380	0.00%	\$0	\$0	0.00%	
KPS Health Plans	53872	WA	HCSC	\$151,995	1.54%	\$151,995	\$133,779	88.02%	50,123
Lafayette Life Ins Co	65242	IN	L&D	\$60	0.00%	\$60	\$0	0.06%	
Liberty Life Assur Co Of Boston	65315	MA	L&D	\$384	0.00%	\$384	\$1,401	364.94%	
Liberty Life Ins Co	65323	SC	L&D	\$230	0.00%	\$220	\$0	0.02%	
Liberty Mut Ins Co	23043	MA	P&C	\$0	0.00%	\$0	\$2	0.00%	
Liberty Natl Life Ins Co	65331	AL	L&D	\$14	0.00%	\$14	\$23	162.35%	
Life Ins Co Of North Amer	65498	PA	L&D	\$15,739	0.16%	\$15,739	\$15,684	99.65%	
Life Investors Ins Co Of Amer	64130	IA	L&D	\$22,433	0.23%	\$22,190	\$7,526	33.92%	
Lifewise Assur Co	94188	WA	HCSC	\$17,969	0.18%	\$17,997	\$12,356	68.66%	
LifeWise Health Plan of WA	52633	WA	HCSC	\$119,084	1.20%	\$118,436	\$90,671	76.56%	63,803
Lincoln Benefit Life Co	65595	NE	L&D	\$2,378	0.02%	\$2,295	\$186	8.10%	
Lincoln Heritage Life Ins Co	65927	IL	L&D	\$5	0.00%	\$5	\$0	0.00%	
Lincoln Natl Life Ins Co	65676	IN	L&D	\$715	0.01%	\$709	\$668	94.25%	
Loyal American Life Ins Co	65722	OH	L&D	\$31	0.00%	\$29	\$4	13.62%	
Lumbermens Mut Cas Co	22977	IL	P&C	\$57	0.00%	\$57	\$162	283.03%	
Madison Natl Life Ins Co USA	65781	WI	L&D	\$592	0.01%	\$620	\$343	55.30%	
Manufacturers Life Ins Co USA	65838	MI	P&C	\$1	0.00%	\$1	\$0	37.59%	
Market Ins Co	38970	IL	P&C	\$318	0.00%	\$285	\$214	74.88%	

**State of Washington  
Office of Insurance Commissioner  
2004 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health**

All Authorized Companies  
Zero Premium Companies Excluded

Company Name	NAC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
Massachusetts Mut Life Ins Co	693935	MA	L&D	\$6,741	0.07%	\$6,288	(\$363)	-5.77%	
Medamerica Ins Co	69515	PA	L&D	\$455	0.00%	\$349	\$0	0.00%	
Medico Life Ins Co	71471	NE	L&D	\$517	0.01%	\$544	\$409	75.17%	
Mega Life & Health Ins Co The	97055	OK	L&D	\$77,340	0.78%	\$77,279	\$56,536	73.16%	
Members Life Ins Co	86126	WI	L&D	\$0	0.00%	\$0	\$0	0.00%	
Memnonite Mut Aid Assn	57991	IN	F	\$45	0.00%	\$44	\$46	102.91%	
Merit Life Ins Co	695951	IN	L&D	\$1,602	0.02%	\$1,672	\$270	16.15%	
Metropolitan Life Ins Co	695978	NY	L&D	\$60,308	0.61%	\$59,382	\$46,891	78.96%	
MIC Life Ins Corp	85561	DE	L&D	\$2	0.00%	\$2	\$0	3.95%	
Mid West Natl Life Ins Co Of TN	66087	TN	L&D	\$28,724	0.29%	\$28,660	\$17,995	62.79%	
Minnesota Life Ins Co	66168	MN	L&D	\$9,375	0.09%	\$9,121	\$5,146	56.42%	
Modern Woodmen Of Amer	57541	IL	F	\$2	0.00%	\$2	\$5	245.52%	
Molina Healthcare of WA Inc	96270	WA	HMO	\$460,047	4.65%	\$463,073	\$368,384	79.55%	262,736
Monumental Life Ins Co	66281	MD	L&D	\$3,264	0.03%	\$3,257	\$1,153	35.41%	
Mony Life Ins Co	66370	NY	L&D	\$1,424	0.01%	\$1,449	(\$680)	-46.95%	
MTL Ins Co	66427	IL	L&D	\$1	0.00%	\$1	\$0	0.00%	
Mutual Of Amer Life Ins Co	88668	NY	L&D	\$118	0.00%	\$118	\$112	94.85%	
Mutual Of Omaha Ins Co	71412	NE	L&D	\$16,463	0.17%	\$16,199	\$11,847	73.14%	
Mutual Protective Ins Co	31119	NE	L&D	\$9,106	0.09%	\$9,300	\$5,394	58.01%	
Mutual Service Life Ins Co	66419	MN	L&D	\$0	0.00%	\$0	\$1	0.00%	
National Benefit Life Ins Co	61409	NY	L&D	\$11	0.00%	\$11	\$0	1.73%	
National Cas Co	11991	WI	P&C	\$35	0.00%	\$35	\$16	46.31%	
National Farmers Union Prop & Cas	16217	CO	P&C	\$0	0.00%	\$0	\$0	0.00%	
National Foundation Life Ins Co	93205	TX	L&D	\$125	0.00%	\$126	\$119	94.03%	
National Guardian Life Ins Co	66583	WI	L&D	\$125	0.00%	\$123	\$110	89.56%	
National Health Ins Co	82538	TX	L&D	\$692	0.01%	\$689	\$781	113.32%	
National Life Ins Co	66680	VT	L&D	\$267	0.00%	\$288	\$430	149.11%	
National States Ins Co	60593	MO	L&D	\$520	0.01%	\$532	\$358	67.21%	
National Teachers Assoc Life Ins Co	87963	TX	L&D	\$3	0.00%	\$3	\$0	0.00%	
National Union Fire Ins Co Of Pitts	19445	PA	P&C	\$449	0.00%	\$432	\$1,477	342.20%	
Nationwide Life Ins Co Of Amer	68225	PA	L&D	\$128	0.00%	\$128	\$32	25.32%	
New England Life Ins Co	91626	MA	L&D	\$252	0.00%	\$250	\$79	31.46%	
New York -life Ins Co	66915	NY	L&D	\$8,833	0.09%	\$8,941	\$7,151	79.97%	
NGL American Life Co	92241	WI	L&D	\$0	0.00%	\$0	\$0	0.00%	
North American Co Life & Hlth Ins	66974	IL	L&D	\$0	0.00%	\$0	(\$2)	-2966.67%	
North Coast Life Ins Co	67059	WA	L&D	\$0	0.00%	\$0	\$0	-250.91%	
Northwestern Long Term Care Ins Co	66900	WI	L&D	\$1,542	0.02%	\$1,556	\$12	0.79%	
Northwestern Mut Life Ins Co	67091	WI	L&D	\$13,167	0.13%	\$13,681	\$9,027	65.99%	
Occidental Life Ins Co Of NC	67148	TX	L&D	\$11	0.00%	\$9	\$69	730.21%	
Ohio Cas Ins Co	24074	OH	P&C	\$2	0.00%	\$2	\$49	2231.39%	
Ohio Natl Life Assur Corp	89206	OH	L&D	\$655	0.01%	\$682	\$846	124.10%	

**State of Washington**  
**Office of Insurance Commissioner**  
**2004 Washington Market Share and Loss Ratio**

All Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
Ohio Natl Life Ins Co	671172	OH	L&D	\$179	0.00%	\$176	\$12	7.01%	
Old American Ins Co	671199	MO	L&D	\$312	0.00%	\$327	\$635	193.87%	
Old Republic Ins Co	24147	PA	P&C	\$1,455	0.01%	\$1,319	\$594	45.08%	
Old Republic Life Ins Co	67261	IL	L&D	\$507	0.01%	\$507	\$81	15.93%	
Old United Life Ins Co	76007	AZ	L&D	(\$1)	0.00%	\$7	\$0	0.00%	
Oxford Life Ins Co	76112	AZ	L&D	\$109	0.00%	\$109	\$56	5.55%	
Pacific Guardian Life Ins Co Ltd	64343	HI	L&D	\$2	0.00%	\$2	\$0	0.00%	
Pacific Life & Annuity Co	97268	AZ	L&D	\$16,759	0.17%	\$16,664	\$16,107	96.66%	
Pacific Life Ins Co	67466	CA	L&D	\$1,625	0.02%	\$1,630	\$314	19.27%	
Pacific Visioncare WA Inc	47100	WA	HCSC	\$273	0.00%	\$273	\$175	63.97%	5,053
Pacificare Life & Health Ins Co	70785	IN	L&D	\$70	0.00%	\$66	\$45	67.54%	
Pacificare Life Assur Co	84506	CO	L&D	\$0.155	0.41%	\$38,428	\$31,103	80.94%	
Pacificare of WA Inc	48038	WA	HCSC	\$565,630	5.72%	\$565,630	\$459,702	81.27%	94,207
Pan American Life Ins Co	67539	LA	L&D	\$417	0.00%	\$422	\$241	57.02%	
Paul Revere Life Ins Co	67598	MA	L&D	\$7,399	0.07%	\$7,747	\$8,725	112.63%	
Penn Mut Life Ins Co	67644	PA	L&D	\$251	0.00%	\$254	\$732	287.98%	
Penn Treaty Network Amer Ins Co	63282	PA	L&D	\$10,228	0.10%	\$10,373	\$3,593	34.63%	
Pennsylvania Life Ins Co	67660	PA	L&D	\$652	0.01%	\$653	\$431	66.01%	
Peoples Benefit Life Ins Co	66805	IA	L&D	\$710	0.01%	\$716	\$104	14.55%	
Philadelphia American Life Ins Co	67784	TX	L&D	\$39	0.00%	\$38	\$405	1077.46%	
Phoenix Life Ins Co	67814	NY	L&D	\$19	0.00%	\$0	\$12	0.00%	
Physicians Life Ins Co	72125	NE	L&D	\$8	0.00%	\$6	\$2	33.28%	
Physicians Mut Ins Co	80578	NE	L&D	\$3,918	0.04%	\$3,765	\$2,183	57.98%	
Pioneer Mut Life Ins Co	67911	ND	L&D	\$0	0.00%	\$0	\$0	0.00%	
Premera Blue Cross	47570	WA	HCSC	\$1,956,298	19.79%	\$1,941,626	\$1,602,045	82.51%	683,488
Primerica Life Ins Co	65919	MA	L&D	\$8	0.00%	\$8	(\$6)	-76.03%	
Principal Life Ins Co	61271	IA	L&D	\$16,454	0.17%	\$15,851	\$10,747	67.80%	
Professional Ins Co	68047	TX	L&D	\$57	0.00%	\$57	\$25	44.82%	
Protective Life Ins Co	68136	TN	L&D	\$1,101	0.01%	\$684	\$397	58.06%	
Providence Health Plan	95005	OR	HMO	\$6,961	0.07%	\$6,715	\$4,468	66.55%	4,225
Provident Life & Accident Ins Co	68195	TN	L&D	\$13,936	0.14%	\$14,249	\$13,002	91.25%	
Provident Life & Cas Ins Co	68209	TN	L&D	\$100	0.00%	\$96	\$32	32.98%	
Prudential Ins Co Of Amer	68241	NJ	L&D	\$9,849	0.10%	\$9,817	\$7,838	79.84%	
Pyramid Life Ins Co	68284	KS	L&D	\$36	0.00%	\$36	\$26	72.52%	
QBE Ins Corp	39217	PA	P&C	\$2,154	0.02%	\$2,154	\$778	36.09%	
Ressure America Life Ins Co	65765	IL	L&D	\$1,311	0.01%	\$1,349	\$2,253	167.01%	
Regence BCBS OR	54933	OR	HCSC	\$41,112	0.42%	\$40,363	\$32,299	80.02%	16,507
Regence Blue Shield	53902	WA	HCSC	\$1,687,352	17.07%	\$1,664,895	\$1,287,090	77.31%	853,245
Regence Blueshield Of ID Inc	60131	ID	L&D	\$4,731	0.05%	\$4,731	\$3,743	79.13%	
Regence Health Maintenance OR Inc	96250	OR	HMO	\$24,561	0.25%	\$24,959	\$20,174	80.83%	7,607
Regence Life & Health Ins Co	97985	OR	L&D	\$13,778	0.14%	\$13,744	\$7,786	56.65%	
RegenceCare	95648	WA	HMO	\$76,783	0.78%	\$76,795	\$69,188	90.09%	21,221

**State of Washington  
Office of Insurance Commissioner  
2004 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health**

All Authorized Companies  
Zero Premium Companies Excluded

Company Name	NAIC Code	Dom	Type(1)	Premium Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
Reliable Life Ins Co	68357	MO	L&D	\$1	0.00%	\$1	\$0	0.00%	
Reliance Life Ins Co	72613	DE	L&D	\$0	0.00%	\$0	\$0	0.00%	
Reliance Standard Life Ins Co	68381	IL	L&D	\$7,559	0.08%	\$7,641	\$5,843	76.47%	
Reliastar Life Ins Co	67105	MN	L&D	\$5,809	0.06%	\$5,734	\$5,702	99.45%	
Reliastar Life Ins Co Of NY	61360	NY	L&D	\$232	0.00%	\$235	\$164	69.76%	
Republic Western Ins Co	31089	AZ	P&C	\$103	0.00%	\$103	\$8	7.76%	
Reserve Natl Ins Co	68462	OK	L&D	\$51	0.00%	\$0	\$0	0.00%	
Resource Life Ins Co	61506	IL	L&D	\$2,257	0.02%	\$2,416	\$1,035	42.85%	
Royal Ind Co	24678	DE	P&C	\$0	0.00%	\$0	\$0	0.00%	
Sears Life Ins Co	69914	TX	L&D	\$1,852	0.02%	\$1,478	\$456	30.86%	
Security Financial Life Ins Co	68764	NE	L&D	\$3	0.00%	\$3	\$0	0.00%	
Security Ins Co Of Hartford	24902	CT	P&C	\$0	0.00%	\$0	\$0	0.00%	
Security Life Ins Co Of Amer	68721	MN	L&D	\$2,982	0.03%	\$2,982	\$2,186	73.31%	
Security Life Of Denver Ins Co	68713	CO	L&D	\$0	0.00%	\$0	\$0	0.00%	
Security Mut Life Ins Co Of NY	68772	NY	L&D	\$54	0.00%	\$54	\$40	73.69%	
Sentry Ins A Mut Co	24988	WI	P&C	\$180	0.00%	\$35	\$0	0.00%	
Sentry Life Ins Co	68810	WI	L&D	\$1,186	0.01%	\$1,130	\$684	60.57%	
Sentry Select Ins Co	21180	WI	P&C	\$0	0.00%	\$0	(\$11)	0.00%	
Sirius Amer Ins Co	35408	DE	P&C	\$0	0.00%	\$0	(\$3)	0.00%	
Slovene Natl Benefit Society	57673	PA	F	\$0	0.00%	\$0	\$0	275.42%	
Sons Of Norway	57142	MN	F	\$13	0.00%	\$13	\$2	17.30%	
Southwestern Life Ins Co	91391	TX	L&D	\$3	0.00%	\$3	\$0	0.00%	
Standard Guaranty Ins Co	42986	DE	P&C	\$26	0.00%	\$1,263	\$96	7.63%	
Standard Ins Co	69019	OR	L&D	\$90,590	0.92%	\$92,383	\$67,490	73.05%	
Standard Life & Accident Ins Co	86355	OK	L&D	\$5,129	0.05%	\$5,187	\$3,236	62.38%	
Standard Security Life Ins Co Of NY	69078	NY	L&D	\$3,552	0.04%	\$3,552	\$2,971	83.63%	
Star Ins Co	18023	MI	P&C	\$0	0.00%	\$0	\$0	0.00%	
State Farm Mut Auto Ins Co	25178	IL	P&C	\$35,747	0.36%	\$33,480	\$24,017	71.73%	
State Life Ins Co	69116	IN	L&D	\$308	0.00%	\$282	\$2	0.58%	
State Mut Ins Co	69132	GA	L&D	\$82	0.00%	\$85	\$0	0.00%	
Sterling Life Ins Co	77399	IL	L&D	\$50,497	0.51%	\$50,544	\$37,446	74.09%	
Stonebridge Casualty Ins Co	10952	OH	P&C	\$95	0.00%	\$95	\$58	60.98%	
Stonebridge Life Ins Co	65021	VT	L&D	\$6,515	0.07%	\$6,493	\$1,466	22.57%	
Sunamerica Life Ins Co	69256	AZ	L&D	\$1	0.00%	\$1	\$1	128.25%	
Sunset Life Ins Co Of Amer	69272	MO	L&D	\$7	0.00%	\$7	(\$32)	-44.67%	
Surety Life Ins Co	69310	NE	L&D	\$4	0.00%	\$4	\$6	149.53%	
Swiss Re Life & Health Amer Inc	82627	CT	L&D	\$0	0.00%	(\$11)	(\$921)	8573.62%	
Symeitra Life Ins Co	68608	WA	L&D	\$35,946	0.36%	\$35,545	\$12,266	34.51%	
Teachers Ins & Ann Assoc Of Amer	69345	NY	L&D	\$1,249	0.01%	\$1,138	\$376	33.01%	
The Travelers Ins Co	87726	CT	L&D	\$1,713	0.02%	\$1,794	\$2,159	120.34%	
Thivent Financial For Lutherans	56014	WI	F	\$9,015	0.09%	\$8,937	\$6,245	69.88%	
TIAA Cref Life Ins Co	60142	NY	L&D	\$330	0.00%	\$394	\$7	1.71%	

**Office of Insurance Commissioner  
2004 Washington Market Share and Loss Ratio**

All Authorized Companies  
Zero Premium Companies Excluded

Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)		Loss Ratio	Enrollment(3)
							(\$598)	\$2		
TIG Ins Co	25534	CA	P&C	\$80	0.00%	\$80			-751.05%	
Transamerica Financial Life Ins Co	70688	NY	L&D	\$27	0.00%	\$26			8.13%	
Transamerica Life Ins Co	86231	IA	L&D	\$1,266	0.01%	\$1,277			65.39%	
Transamerica Occidental Life Ins Co	67121	IA	L&D	\$2,158	0.02%	\$2,132			34.66%	
Travelers Ind Co Of CT	25682	CT	P&C	\$0	0.00%	\$0			0.00%	
Travelers Protective Assn Of Amer	56006	MO	F	\$0	0.00%	\$0			26.11%	
Trustmark Ins Co	61425	IL	L&D	\$822	0.01%	\$840				
Trustmark Life Ins Co	62863	IL	L&D	\$29	0.00%	\$27			118.18%	
Ulico Cas Co	37893	DE	P&C	\$0	0.00%	\$0			3095.83%	
Unicare Life & Health Ins Co	80314	DE	L&D	\$4,471	0.05%	\$4,446			58.92%	
Unified Life Ins Co	11121	TX	L&D	\$0	0.00%	\$0			0.00%	
Unimérica Ins Co	91529	WI	L&D	\$11	0.00%	\$11			0.00%	
Union Bankers Ins Co	69701	TX	L&D	\$113	0.00%	\$113			130.32%	
Union Central Life Ins Co	80637	OH	L&D	\$761	0.01%	\$771			91.96%	
Union Fidelity Life Ins Co	62296	IL	L&D	\$1,373	0.01%	\$1,423			19.56%	
Union Labor Life Ins Co	69744	MD	L&D	\$6,397	0.06%	\$6,281			77.37%	
Union Security Life Ins Co	98884	DE	L&D	\$2,089	0.02%	\$2,872			5549	19.11%
United American Ins Co	92916	DE	L&D	\$3,118	0.03%	\$3,129			\$2,102	67.16%
United Concordia Ins Co	85766	AZ	L&D	\$14,724	0.15%	\$14,724			\$10,611	72.06%
United Family Life Ins Co	91693	GA	L&D	\$1	0.00%	\$1			\$0	0.00%
United Fidelity Life Ins Co	87645	TX	L&D	\$1	0.00%	\$3			\$4	158.34%
United Healthcare Ins Co	79413	CT	L&D	\$137,037	1.39%	\$137,251			\$102,577	74.74%
United Heritage Life Ins Co	63983	ID	L&D	\$99	0.00%	\$100			\$127	126.94%
United Home Life Ins Co	69922	IN	L&D	\$1	0.00%	\$1			\$0	0.00%
United Ins Co Of Amer	69930	IL	L&D	\$2	0.00%	\$0			\$3	1061.67%
United Of Omaha Life Ins Co	69968	NE	L&D	\$29,002	0.29%	\$25,751			\$14,793	57.45%
United States Life Ins Co In NYC	70106	NY	L&D	\$4,119	0.04%	\$4,286			\$3,237	75.52%
United Teacher Assoc Ins Co	63479	TX	L&D	\$83	0.00%	\$85			\$118	138.33%
United Transportation Union Ins Assn	56413	OH	F	\$44	0.00%	\$43			\$13	29.59%
United World Life Ins Co	72850	NE	L&D	\$0	0.00%	\$0			\$0	0.00%
Universal Underwriters Life Ins Co	70173	KS	L&D	\$278	0.00%	\$332			\$176	53.10%
Unum Life Ins Co Of Amer	62235	ME	L&D	\$93,148	0.94%	\$92,828			\$45,398	48.91%
US Branch SunLife Assur Co Of Canada	80802	MI	L&D	\$8,215	0.08%	\$8,242			\$3,729	45.25%
US Bus of Crown Life Ins Co	80675	MI	L&D	\$144	0.00%	\$144			\$324	224.46%
US Bus of the Canada Life Assur Co	80659	MI	L&D	\$1,597	0.02%	\$1,561			\$1,625	104.14%
USAA Life Ins Co	69663	TX	L&D	\$8,830	0.09%	\$8,848			\$5,427	61.34%
Valley Forge Life Ins Co	70211	IN	L&D	\$9,788	0.10%	\$9,940			\$1,851	18.62%
Veterans Life Ins Co	81027	IL	L&D	\$193	0.00%	\$197			\$4	1.86%
Vision Service Plan	47317	WA	HCSC	\$20,178	0.20%	\$20,178			\$16,231	80.44%
Voyager Property & Cas Ins Co	35971	SC	P&C	\$6	0.00%	\$6			\$0	0.00%
Washington Dental Service	47341	WA	HCSC	\$323,599	3.27%	\$324,002			\$286,795	88.52%
Washington Natl Ins Co	70319	IL	L&D	\$1,918	0.02%	\$1,934			\$3,075	159.00%

## State of Washington

## Office of Insurance Commissioner

2004 Washington Market Share and Loss Ratio  
Line of Business: Accident and HealthAll Authorized Companies  
Zero Premium Companies Excluded

Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Eamed	Losses Incurred(2)	Loss Ratio	Enrollment(3)
West Coast Life Ins Co	70335	NE	L&D	\$3	0.00%	\$3	\$3	113.70%	
Western & Southern Life Ins Co	70483	OH	L&D	\$10	0.00%	\$10	\$4	33.94%	
Westward Life Ins Co	78301	AZ	L&D	\$4	0.00%	\$4	\$0	1.68%	
Willamette Dental of WA Inc	47050	WA	HCSC	\$18,928	0.19%	\$18,928	\$17,023	89.94%	64,406
Woodmen World Assur Life Assn	56499	CO	F	\$1	0.00%	\$1	\$0	0.00%	
Woodmen World Life Ins Soc	57320	NE	F	\$34	0.00%	\$35	\$1	2.12%	
World Ins Co	70629	NE	L&D	\$1,476	0.01%	\$1,499	\$983	65.56%	
XL Life Ins and Annuity Co	88080	IL	L&D	\$1	0.00%	\$1	\$5	385.28%	
Yosemite Ins Co	26220	IN	P&C	\$0	0.00%	\$0	\$0	188.70%	
Zurich American Ins Co	16535	NY	P&C	\$335	0.00%	\$341	\$1,304	382.31%	
Totals (Loss Ratio is average)(4)				\$9,883,140	100.00%	\$9,908,911	\$8,294,447	83.71%	4,375,200

(1)L&amp;D=Life and Disability Ins. Co., P&amp;C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, F=Fraternal

(2)Also means claims and benefits incurred.

(3)Washington enrollment only provided by companies filing the NAIC Health blank.

(4)Totals do not represent all health coverage in Washington

State of Washington  
 Office of Insurance Commissioner  
 2004 Washington Market Share  
 Line of Business: Fraternal - Annuities

All Authorized Companies  
 Zero Premium Companies Excluded

Company Name	NAIC Code	Dom	Totals	Market Share
Croatian Fraternal Union Of Amer	56634	PA	\$154	0.18%
Degree Of Honor Protective Assn	57088	MN	\$106	0.13%
Independent Order Of Foresters Us Br	58068	NY	\$1,081	1.29%
<b>Knights Of Columbus</b>	<b>58033</b>	<b>CT</b>	<b>\$81</b>	<b>0.10%</b>
Loyal Christian Benefit Assn	56758	PA	\$0	0.00%
Mennonite Mut Aid Assn	57991	IN	\$50	0.06%
Modern Woodmen Of Amer	57541	IL	\$3,957	4.74%
National Catholic Soc Of Foresters	57568	IL	\$243	0.29%
Polish Natl Alliance Us Of Na	57622	IL	\$20	0.02%
Royal Neighbors Of Amer	57657	IL	\$64	0.08%
Slovene Natl Benefit Society	57673	PA	\$13	0.02%
Sons Of Norway	57142	MN	\$3,358	4.02%
Thivent Financial For Lutherans	56014	WI	\$73,733	88.30%
United Transportation Union Ins Assn	56413	OH	\$99	0.12%
Western Fraternal Life Assn	58017	IA	\$1	0.00%
Woodmen World Assur Life Assn	56499	CO	\$53	0.06%
Woodmen World Life Ins Soc	57320	NE	\$490	0.59%
<b>Totals</b>			<b>\$83,505</b>	<b>100.00%</b>

State of Washington  
 Office of Insurance Commissioner  
 2004 Washington Market Share  
 Line of Business: Life - Annuities

All Authorized Companies  
 Zero Premium Companies Excluded

All Dollars in Thousands

Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
AAA Life Ins Co	71854	MI	\$1,056	\$0	\$0	\$0	\$1,056	0.03%
Acacia Life Ins Co	60038	DC	\$39	\$0	\$0	\$0	\$39	0.00%
<u>Aetna Life Ins Co</u>	60054	CT	\$0	\$0	(\$303)	\$0	(\$303)	(0.01)%
AGL Life Assur Co	60232	PA	\$84	\$0	\$0	\$0	\$84	0.00%
AIG Annuity Ins Co	70432	TX	\$313,997	\$0	\$0	\$0	\$313,997	9.75%
<u>AIG Life Ins Co</u>	66842	DE	\$1,052	\$0	\$454	\$0	\$1,507	0.05%
AIG SunAmerica Life Assur Co	60941	AZ	\$49,108	\$0	\$1,890	\$0	\$50,998	1.58%
Allianz Life Ins Co Of North Amer	90611	MN	\$40,800	\$0	\$0	\$0	\$40,800	1.27%
Allmerica Financial Life & Annuity	84824	MA	\$1,062	\$0	\$0	\$0	\$1,062	0.03%
Allstate Life Ins Co	60186	IL	\$8,329	\$0	\$91	\$0	\$8,420	0.26%
American Amicable Life Ins Co Of TX	68594	TX	\$40	\$0	\$0	\$0	\$40	0.00%
American Bankers Life Assur Co Of FL	60275	FL	\$4	\$0	\$0	\$0	\$4	0.00%
American Capitol Ins Co	60291	TX	\$0	\$0	\$0	\$0	\$0	0.00%
American Enterprise Life Ins Co	94234	IN	\$213	\$0	\$0	\$0	\$213	0.01%
<u>American Equity Invest Life Ins Co</u>	92738	IA	\$45,811	\$0	\$0	\$0	\$45,811	1.42%
American Family Life Ins Co	60399	WI	\$4	\$0	\$0	\$0	\$4	0.00%
American Fidelity Assur Co	60410	OK	\$258	\$0	\$7	\$0	\$265	0.01%
<u>American Fidelity Life Ins Co</u>	60429	FL	\$0	\$0	\$0	\$0	\$0	0.00%
American Founders Life Ins Co	60445	TX	\$0	\$0	\$0	\$0	\$0	0.00%
American Gen Life & Acc Ins Co	66672	TN	\$4	\$0	\$0	\$0	\$4	0.00%
American Gen Life Ins Co	60488	TX	\$3,902	\$0	\$1	\$0	\$3,903	0.12%
American Health & Life Ins Co	60518	TX	\$0	\$0	\$0	\$0	\$0	0.00%
American Intl Life Assr Co NY	60607	NY	\$0	\$0	\$7	\$0	\$7	0.00%
<u>American Investors Life Ins Co</u>	60631	KS	\$2,258	\$0	\$0	\$0	\$2,258	0.07%
American Memorial Life Ins Co	67389	SD	\$481	\$0	\$0	\$0	\$481	0.01%
American Natl Ins Co	60739	TX	\$17,400	\$0	\$9,181	\$0	\$26,582	0.83%
<u>American Partners Life Ins Co</u>	93663	AZ	\$415	\$0	\$88	\$0	\$503	0.02%
American Skandia Life Assur Corp	86630	CT	\$64,387	\$0	\$1,578	\$0	\$65,964	2.05%
American States Life Ins Co	60879	IN	\$90	\$0	\$0	\$0	\$90	0.00%
<u>American United Life Ins Co</u>	60995	IN	\$68	\$0	\$4,176	\$0	\$4,244	0.13%
Americo Financial Life Annuity Ins	61999	TX	\$2,269	\$0	\$183	\$0	\$2,452	0.08%
Americom Life & Annuity Ins Co	94471	TX	\$125	\$0	\$0	\$0	\$125	0.00%
<u>Ameritas Life Ins Corp</u>	61301	NE	\$591	\$0	\$0	\$0	\$591	0.02%
Ameritas Variable Life Ins Co	97977	NE	\$2,993	\$0	\$0	\$0	\$2,993	0.09%
Amerus Life Ins Co	61689	IA	\$23,131	\$0	\$726	\$0	\$23,857	0.74%
<u>Amica Life Ins Co</u>	72222	RI	\$93	\$0	\$0	\$0	\$93	0.00%
Annuity & Life Reassur Amer Inc	62421	CT	\$1	\$0	\$0	\$0	\$1	0.00%
Annuity Investors Life Ins Co	93661	OH	\$8,591	\$0	\$85	\$0	\$8,675	0.27%
<u>Assurity Life Ins Co</u>	71439	NE	\$5	\$0	\$1	\$0	\$6	0.00%

State of Washington  
 Office of Insurance Commissioner  
 2004 Washington Market Share  
 Line of Business: Life - Annuities

All Authorized Companies  
 Zero Premium Companies Excluded

All Dollars in Thousands

Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
Auto Club Life Ins Co	84522	MI	\$87	\$0	\$0	\$0	\$87	0.00%
Auto Owners Life Ins Co	61190	MI	\$85	\$0	\$0	\$0	\$85	0.00%
Aviva Life Ins Co	62898	DE	(\$166)	\$0	\$2,032	\$0	\$1,366	0.06%
AXA Equitable Life Ins Co	62944	NY	\$70,045	\$0	\$19,605	\$0	\$89,650	2.78%
Bankers Life & Cas Co	61263	IL	\$60,542	\$0	\$0	\$0	\$60,542	1.88%
Beneficial Life Ins Co	61395	UT	\$34,438	\$0	\$0	\$0	\$34,438	1.07%
Business Mens Assur Co Of Amer	61492	SC	\$8,828	\$0	\$0	\$0	\$8,828	0.27%
Canada Life Ins Co Of Amer	81060	MI	\$2	\$0	\$0	\$0	\$2	0.00%
Central Security Life Ins Co	61735	TX	\$1	\$0	\$0	\$0	\$1	0.00%
Central United Life Ins Co	61883	TX	\$0	\$0	\$0	\$0	\$0	0.00%
Charter Natl Life Ins Co	61808	IL	\$23	\$0	\$0	\$0	\$23	0.00%
Chase Ins Life and Annuity Co	63207	IL	\$1,791	\$0	\$0	\$0	\$1,791	0.06%
Chase Life & Annuity Co	67164	DE	\$14	\$0	\$0	\$0	\$14	0.00%
Chesapeake Life Ins Co	61832	OK	\$67	\$0	\$0	\$0	\$67	0.00%
Church Life Ins Corp	61875	NY	\$74	\$0	\$0	\$0	\$74	0.00%
Cincinnati Life Ins Co	76236	OH	\$144	\$0	\$0	\$0	\$144	0.00%
CM Life Ins Co	93432	CT	\$10,510	\$0	\$0	\$0	\$10,510	0.33%
Colorado Bankers Life Ins Co	84786	CO	\$49	\$0	\$0	\$0	\$49	0.00%
Columbia Universal Life Ins Co	77720	TX	\$3	\$0	\$0	\$0	\$3	0.00%
Columbus Life Ins Co	99937	OH	\$97	\$0	\$0	\$0	\$97	0.00%
Connecticut General Life Ins Co	62308	CT	\$0	\$0	\$12	\$0	\$12	0.00%
Conseco Ins Co	60682	IL	\$63	\$0	\$0	\$0	\$63	0.00%
Conseco Life Ins Co	65900	IN	\$45	\$0	\$0	\$0	\$45	0.00%
Continental Assur Co	62413	IL	\$242	\$0	\$0	\$0	\$242	0.01%
Continental General Ins Co	71404	NE	\$167	\$0	\$0	\$0	\$167	0.01%
Country Investors Life Assur Co	94218	IL	\$540	\$0	\$0	\$0	\$540	0.02%
Cuna Mut Ins Society	62626	WI	\$354	\$0	\$8,281	\$0	\$8,634	0.27%
Cuna Mut Life Ins Co	65749	IA	\$31,397	\$0	\$4,770	\$0	\$36,167	1.12%
EMC Natl Life Co	62928	IA	\$59	\$0	\$0	\$0	\$59	0.00%
Employees Life Co Mut	84174	IL	\$572	\$0	\$0	\$0	\$572	0.02%
Equitrust Life Ins Co	62510	IA	\$645	\$0	\$0	\$0	\$645	0.02%
Family Life Ins Co	63053	TX	\$7	\$0	\$0	\$0	\$7	0.00%
Farm Bureau Life Ins Co	63088	IA	\$78	\$0	\$0	\$0	\$78	0.00%
Farmers New World Life Ins Co	63177	WA	\$9,292	\$0	\$0	\$0	\$9,292	0.29%
Federal Home Life Ins Co	67695	VA	\$275	\$0	\$0	\$0	\$275	0.01%
Federal Life Ins Co	63223	IL	\$0	\$0	\$23	\$0	\$23	0.00%
Fidelity & Guaranty Life Ins Co	63274	MD	\$6,607	\$0	\$56	\$0	\$6,663	0.21%
Fidelity Investments Life Ins Co	93696	UT	\$9,754	\$0	\$0	\$0	\$9,754	0.30%
Fidelity Security Life Ins Co	71870	MO	\$40	\$0	\$0	\$0	\$40	0.00%

State of Washington  
 Office of Insurance Commissioner  
 2004 Washington Market Share  
 Line of Business: Life - Annuities

All Authorized Companies  
 Zero Premium Companies Excluded

Company Name	NAC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
First Almerica Fin Life Ins Co	69140	MA	\$0	\$0	(\$3)	\$0	\$0	0.00%
First Colony Life Ins Co	63401	VA	\$3,311	\$0	\$0	\$3,311	\$3,311	0.10%
<u>First Investors Life Ins Co</u>	63495	NY	\$919	\$0	\$0	\$919	\$919	0.03%
First Penn Pacific Life Ins Co	67652	IN	\$1	\$0	\$0	\$0	\$1	0.00%
Fort Dearborn Life Ins Co	71129	IL	\$492	\$0	\$0	\$0	\$492	0.02%
<u>Fortis Benefits Ins Co</u>	70408	IA	\$1,056	\$0	\$0	\$0	\$1,056	0.03%
Fortis Ins Co	69477	WI	\$4	\$0	\$0	\$0	\$4	0.00%
GE Life And Annuity Assur Co	65536	VA	\$34,580	\$0	\$0	\$0	\$34,580	1.07%
<u>General American Life Ins Co</u>	63665	MO	\$81	\$0	\$0	\$0	\$81	0.00%
General Electric Capital Assur Co	70025	DE	\$129,373	\$0	(\$1)	\$0	\$129,372	4.02%
Glenbrook Life & Annuity Co	70092	AZ	\$26,179	\$0	\$97	\$0	\$26,276	0.82%
<u>Golden Rule Ins Co</u>	62286	IL	\$271	\$0	\$0	\$0	\$271	0.01%
Government Personnel Mut Life Ins Co	63967	TX	\$85	\$0	\$0	\$0	\$85	0.00%
Great American Life Ins Co	63312	OH	\$84,414	\$0	\$1,811	\$0	\$86,225	2.68%
<u>Great Southern Life Ins Co</u>	90212	TX	\$2	\$0	\$0	\$0	\$2	0.00%
Great West Life & Annuity Ins Co	68322	CO	\$2,942	\$0	\$43,632	\$0	\$46,574	1.45%
Guarantee Trust Life Ins Co	64211	IL	\$2	\$0	\$0	\$0	\$2	0.00%
Guaranty Income Life Ins Co	64238	LA	\$11,275	\$0	\$0	\$0	\$11,275	0.35%
Guardian Ins & Annuity Co Inc	78778	DE	\$2,133	\$0	\$6,931	\$0	\$9,064	0.28%
Guardian Life Ins Co Of Amer	64246	NY	\$102	\$0	\$0	\$0	\$102	0.00%
Hartford Life & Annuity Ins Co	71153	CT	\$1,570	\$0	\$0	\$0	\$1,570	0.05%
Hartford Life Ins Co	88072	CT	\$12,915	\$0	\$819	\$0	\$13,734	0.43%
HCC Life Ins Co	92711	IN	\$105	\$0	\$0	\$0	\$105	0.00%
Horace Mann Life Ins Co	64513	IL	\$1,625	\$0	\$0	\$0	\$1,625	0.05%
Humanadental Ins Co	70580	WI	\$1	\$0	\$0	\$0	\$1	0.00%
Idealife Ins Co	97764	CT	\$0	\$0	\$0	\$0	\$0	0.00%
<u>IDS Life Ins Co</u>	65005	MN	\$78,621	\$0	\$2,004	\$0	\$80,625	2.50%
Illinois Mut Life Ins Co	64580	IL	\$0	\$0	\$0	\$0	\$0	0.00%
Indianapolis Life Ins Co	64645	IN	\$1	\$0	\$159	\$0	\$160	0.00%
<u>ING Ins Co Of America</u>	76953	FL	\$4	\$0	\$0	\$0	\$4	0.00%
Ing Life Ins & Annuity Co	86509	CT	\$938	\$0	\$135,183	\$0	\$136,121	4.23%
ING USA Annuity and Life Ins Co	80942	IA	\$149,402	\$0	\$3,055	\$0	\$152,457	4.73%
<u>Integrity Life Ins Co</u>	74780	OH	\$1,790	\$0	\$0	\$0	\$1,790	0.06%
Investors Guaranty Life Ins Co	64890	CA	\$12	\$0	\$0	\$0	\$12	0.00%
Investors Ins Corp	64939	DE	\$1,123	\$0	\$0	\$0	\$1,123	0.03%
<u>Investors Life Ins Co North Amer</u>	63487	TX	\$193	\$0	\$5	\$0	\$198	0.01%
Jackson Natl Life Ins Co	65056	MI	\$139,144	\$0	\$86	\$0	\$139,230	4.32%
Jefferson Natl Life Ins Co	64017	TX	\$820	\$0	\$0	\$0	\$820	0.03%
Jefferson Pilot Financial Ins Co	70254	NE	\$104	\$0	\$4	\$0	\$108	0.00%

State of Washington  
 Office of Insurance Commissioner  
 2004 Washington Market Share  
 Line of Business: Life - Annuities

All Authorized Companies  
 Zero Premium Companies Excluded

All Dollars in Thousands

Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
Jefferson Pilot Life Ins Co	67865	NC	\$2,470	\$0	\$0	\$0	\$2,470	0.08%
Jefferson Pilot LifeAmerica Ins Co	62057	NJ	\$269	\$0	\$0	\$0	\$269	0.01%
John Hancock Life Ins Co	65099	MA	\$272	\$0	\$758	\$0	\$1,030	0.03%
Kansas City Life Ins Co	65129	MO	\$236	\$0	\$0	\$0	\$236	0.01%
Kemper Investors Life Ins Co	90557	IL	\$16,532	\$0	\$3,022	\$0	\$19,554	0.61%
Lafayette Life Ins Co	65242	IN	\$1,229	\$0	\$202	\$0	\$1,431	0.04%
Liberty Bankers Life Ins Co	68543	OK	\$278	\$0	\$0	\$0	\$278	0.01%
Liberty Life Assur Co Of Boston	65315	MA	\$9	\$0	\$0	\$0	\$9	0.00%
Life Ins Co Of The Southwest	65528	TX	\$5,850	\$0	\$861	\$0	\$6,712	0.21%
Life Investors Ins Co Of Amer	64130	IA	\$759	\$0	\$97	\$0	\$857	0.03%
Lincoln Benefit Life Co	65595	NE	\$43,710	\$0	\$20	\$0	\$43,731	1.36%
Lincoln Heritage Life Ins Co	65927	IL	\$5	\$0	\$0	\$0	\$5	0.00%
Lincoln Natl Life Ins Co	65676	IN	\$86,801	\$0	\$45,953	\$0	\$132,754	4.12%
Loyal American Life Ins Co	65722	OH	\$1,008	\$0	\$0	\$0	\$1,008	0.03%
Madison Natl Life Ins Co Inc	65781	WI	\$140	\$0	\$0	\$0	\$140	0.00%
Massachusetts Mut Life Ins Co	65935	MA	\$20,423	\$0	\$799	\$0	\$21,222	0.66%
Mayflower Natl Life Ins Co	87750	IN	\$864	\$0	\$0	\$0	\$864	0.03%
Mega Life & Health Ins Co The	97055	OK	\$1	\$0	\$0	\$0	\$1	0.00%
Merrill Lynch Life Ins Co	79022	AR	\$5,241	\$0	\$61	\$0	\$5,302	0.16%
MetLife Investors Ins Co	93513	MO	\$37,068	\$0	\$0	\$0	\$37,068	1.15%
MetLife Investors USA Ins Co	61050	DE	\$44,997	\$0	\$7	\$0	\$45,004	1.40%
Metropolitan Life Ins Co	65978	NY	\$41,115	\$0	\$7,288	\$0	\$48,403	1.50%
Metropolitan Tower Life Ins Co	97136	DE	\$45	\$0	\$0	\$0	\$45	0.00%
Mid West Natl Life Ins Co Of TN	66087	TN	\$15	\$0	\$0	\$0	\$15	0.00%
Midland Natl Life Ins Co	66044	IA	\$3,130	\$0	\$0	\$0	\$3,130	0.10%
Minnesota Life Ins Co	66168	MN	\$2,181	\$0	\$0	\$0	\$2,181	0.07%
Monumental Life Ins Co	66281	MD	\$66,242	\$0	\$0	\$0	\$66,242	2.06%
Money Life Ins Co	66370	NY	(\$14)	\$0	(\$56)	\$0	(\$70)	0.00%
Money Life Ins Co Of Amer	78077	AZ	\$3,493	\$0	\$0	\$0	\$3,493	0.11%
MTL Ins Co	66427	IL	\$311	\$0	\$0	\$0	\$311	0.01%
Mutual Of Amer Life Ins Co	88668	NY	\$0	\$0	\$178	\$0	\$178	0.01%
Mutual Service Life Ins Co	66419	MN	\$1	\$0	\$0	\$0	\$1	0.00%
National Farmers Union Life Ins Co	66540	TX	\$0	\$0	\$0	\$0	\$0	0.00%
National Guardian Life Ins Co	66583	WI	\$0	\$0	\$3	\$0	\$3	0.00%
National Health Ins Co	82538	TX	\$0	\$0	\$4	\$0	\$4	0.00%
National Life Ins Co	66680	VT	\$457	\$0	\$0	\$0	\$457	0.01%
National Western Life Ins Co	66850	CO	\$174	\$0	\$729	\$0	\$903	0.03%
Nationwide Life & Ann Co of Amer	70750	DE	\$201	\$0	\$0	\$0	\$201	0.01%
Nationwide Life Ins Co	66869	OH	\$3,857	\$0	\$0	\$0	\$3,857	0.12%

State of Washington  
 Office of Insurance Commissioner  
 2004 Washington Market Share  
 Line of Business: Life - Annuities

All Authorized Companies  
 Zero Premium Companies Excluded

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 All Dollars in Thousands

Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
Nationwide Life Ins Co of Amer	68225	PA	\$13	\$0	\$0	\$0	\$13	0.00%
New England Life Ins Co	91626	MA	\$1,376	\$0	\$0	\$0	\$1,376	0.04%
<u>New York Life Ins &amp; Annuity Corp</u>	91596	DE	\$144,935	\$0	\$0	\$0	\$144,935	4.50%
New York Life Ins Co	66915	NY	\$6,435	\$0	\$2,121	\$0	\$8,557	0.27%
North American Co Life & Hlth Ins	66974	IL	\$667	\$0	\$0	\$0	\$667	0.02%
<u>North Coast Life Ins Co</u>	67059	WA	\$5,713	\$0	\$0	\$0	\$5,713	0.18%
Northwestern Mut Life Ins Co	67091	WI	\$7,648	\$0	\$0	\$0	\$7,648	0.24%
Occidental Life Ins Co Of NC	67148	TX	\$2	\$0	\$0	\$0	\$2	0.00%
Ohio Natl Life Ins Co	67172	OH	\$4,447	\$0	\$0	\$0	\$4,447	0.14%
Ohio State Life Ins Co	67180	TX	\$1	\$0	\$0	\$0	\$1	0.00%
Old Standard Life Ins Co	88579	ID	\$18	\$0	\$0	\$0	\$18	0.00%
Pacific Life Ins Co	67466	CA	\$562	\$0	\$8,043	\$0	\$8,605	0.27%
Pan American Life Ins Co	67539	LA	\$3	\$0	\$0	\$0	\$3	0.00%
Penn Mut Life Ins Co	67644	PA	\$1,162	\$0	\$0	\$0	\$1,162	0.04%
<u>Peoples Benefit Life Ins Co</u>	66605	IA	\$14,849	\$0	\$3	\$0	\$14,852	0.46%
PHL Variable Ins Co	93548	CT	\$16,052	\$0	\$0	\$0	\$16,052	0.50%
Phoenix Life Ins Co	67814	NY	\$172	\$0	\$0	\$0	\$172	0.01%
Physicians Life Ins Co	72125	NE	\$1,964	\$0	\$0	\$0	\$1,964	0.06%
Pioneer American Ins Co	67873	TX	\$0	\$0	\$0	\$0	\$0	0.00%
Pioneer Mut Life Ins Co	67911	ND	\$9	\$0	\$0	\$0	\$9	0.00%
<u>Presidential Life Ins Co</u>	68039	NY	\$1,461	\$0	\$0	\$0	\$1,461	0.05%
Primerica Life Ins Co	65919	MA	\$33	\$0	\$0	\$0	\$33	0.00%
Principal Life Ins Co	61271	IA	\$24,651	\$0	\$17,821	\$0	\$42,472	1.32%
Protective Life Ins Co	68136	TN	\$9,057	\$0	\$445	\$0	\$9,502	0.30%
Pruco Life Ins Co	79227	AZ	\$16,715	\$0	\$0	\$0	\$16,715	0.52%
Prudential Ins Co Of Amer	68241	NJ	\$491	\$0	\$76,419	\$0	\$76,909	2.39%
<u>Reassure America Life Ins Co</u>	65765	IL	\$10	\$0	\$0	\$0	\$10	0.00%
Reliance Standard Life Ins Co	68381	IL	\$442	\$0	\$17	\$0	\$459	0.01%
ReliaStar Life Ins Co	67105	MN	\$16,822	\$0	\$6,959	\$0	\$23,781	0.74%
<u>ReliaStar Life Ins Co Of NY</u>	61360	NY	\$24	\$0	\$0	\$0	\$24	0.00%
Reserve Natl Ins Co	68462	OK	\$0	\$0	\$0	\$0	\$0	0.00%
Security Benefit Life Ins Co	68675	KS	\$13,878	\$0	\$491	\$0	\$14,369	0.45%
<u>Security Financial Life Ins Co</u>	68764	NE	\$255	\$0	\$0	\$0	\$255	0.01%
Security Life Ins Co Of Amer	68721	MN	\$0	\$0	\$0	\$0	\$0	0.00%
Security Life Of Denver Ins Co	68713	CO	\$1	\$0	\$0	\$0	\$1	0.00%
<u>Security Mut Life Ins Co Of NY</u>	68772	NY	\$645	\$0	\$0	\$0	\$645	0.02%
Sentry Life Ins Co	68810	WI	\$22	\$0	\$927	\$0	\$949	0.03%
Standard Ins Co	69019	OR	\$18,621	\$0	\$0	\$0	\$18,621	0.58%
Standard Life & Accident Ins Co	86355	OK	\$221	\$0	\$0	\$0	\$221	0.01%

State of Washington  
**Office of Insurance Commissioner**  
**2004 Washington Market Share**  
**Line of Business: Life - Annuities**

All Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
Standard Life Ins Co Of IN	69051	IN	\$221	\$0	\$0	\$0	\$221	0.01%
State Farm Life Ins Co	69108	IL	\$13,028	\$0	\$0	\$0	\$13,028	0.40%
State Mut Ins Co	69132	GA	\$1	\$0	\$0	\$0	\$1	0.00%
Sun Life Assur Co Of Canada US	79065	DE	\$343	\$0	\$3,656	\$0	\$3,999	0.12%
Sunamerica Life Ins Co	69256	AZ	\$145	\$0	\$4	\$0	\$150	0.00%
Sunset Life Ins Co Of Amer	69272	MO	\$40	\$0	\$0	\$0	\$40	0.00%
Surety Life Ins Co	69310	NE	\$7	\$0	\$0	\$0	\$7	0.00%
Symetra Life Ins Co	68608	WA	\$42,429	\$0	\$3,885	\$0	\$46,314	1.44%
Teachers Ins & Ann Assoc Of Amer	69345	NY	\$164,164	\$0	\$61,241	\$0	\$225,405	7.00%
The Travelers Ins Co	87726	CT	\$15,366	\$0	\$169	\$0	\$15,536	0.48%
Thrive! Life Ins Co	97721	MN	\$3,397	\$0	\$0	\$0	\$3,397	0.11%
TIAA Cref Life Ins Co	60142	NY	\$7,232	\$0	\$0	\$0	\$7,232	0.22%
Transamerica Financial Life Ins Co	70688	NY	\$0	\$0	\$2,719	\$0	\$2,719	0.08%
Transamerica Life Ins & Annuity Co	69507	NC	\$1,121	\$0	\$100	\$0	\$1,221	0.04%
Transamerica Life Ins Co	86231	IA	\$64,590	\$0	\$0	\$0	\$64,590	2.01%
Transamerica Occidental Life Ins Co	67121	IA	\$917	\$0	\$5	\$0	\$922	0.03%
Travelers Life & Annuity Co	80950	CT	\$41,489	\$0	\$0	\$0	\$41,489	1.29%
Trustmark Ins Co	61425	IL	\$4	\$0	\$0	\$0	\$4	0.00%
Unified Life Ins Co	11121	TX	\$1	\$0	\$0	\$0	\$1	0.00%
Union Central Life Ins Co	80837	OH	\$126	\$0	\$1,709	\$0	\$1,835	0.06%
Union Fidelity Life Ins Co	62596	IL	\$0	\$0	\$0	\$0	\$0	0.00%
United Family Life Ins Co	91693	GA	\$46	\$0	\$0	\$0	\$46	0.00%
United Fidelity Life Ins Co	87645	TX	\$6	\$0	\$0	\$0	\$6	0.00%
United Heritage Life Ins Co	63983	ID	\$3,518	\$0	\$0	\$0	\$3,518	0.11%
United Investors Life Ins Co	94099	MO	\$42	\$0	\$0	\$0	\$42	0.00%
United Of Omaha Life Ins Co	69868	NE	\$1,020	\$0	\$921	\$0	\$1,941	0.06%
United States Life Ins Co In NYC	70106	NY	\$0	\$0	\$0	\$0	\$0	0.00%
Unity Mut Life Ins Co	70114	NY	\$5	\$0	\$0	\$0	\$5	0.00%
Universal Guaranty Life Ins Co	70130	OH	\$1	\$0	\$0	\$0	\$1	0.00%
Unum Life Ins Co Of Amer	62235	ME	\$8	\$0	\$0	\$0	\$8	0.00%
US Branch SunLife Assur Co Of Canada	80802	MI	\$0	\$0	\$0	\$0	\$0	0.00%
US Bus of the Canada Life Assur Co	80659	MI	\$4	\$0	\$0	\$0	\$4	0.00%
USAA Life Ins Co	69663	TX	\$15,225	\$0	\$0	\$0	\$15,225	0.47%
Valley Forge Life Ins Co	70211	IN	\$17	\$0	\$0	\$0	\$17	0.00%
Variable Annuity Life Ins Co	70238	TX	\$21,134	\$0	\$74,817	\$0	\$95,950	2.98%
Washington Natl Ins Co	70319	IL	\$19	\$0	\$0	\$0	\$19	0.00%
Western Reserve Life Assur Co of OH	91413	OH	\$6,273	\$0	\$83	\$0	\$6,356	0.20%
Western Southern Life Assur Co	92622	OH	\$191	\$0	\$0	\$0	\$191	0.01%
Western United Life Assur Co	77925	WA	\$29,911	\$0	\$0	\$0	\$29,911	0.93%

State of Washington  
Office of Insurance Commissioner  
2004 Washington Market Share  
Line of Business: Life - Annuities  
  
All Authorized Companies  
Zero Premium Companies Excluded

Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
World Ins Co	70629	NE	\$1	\$0	\$0	\$0	\$1	0.00%
Totals			\$2,651,815	\$0	\$569,205	\$0	\$3,221,019	100.00%

**State of Washington  
Office of Insurance Commissioner  
2004 Washington Market Share**

All Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Company Name	NAIC Code	Dom	Totals	Market Share
Croatian Fraternal Union Of Amer	56634	PA	\$56	0.13%
Degree Of Honor Protective Assn	57088	MN	\$186	0.43%
Independent Order Of Foresters Us Br	58068	NY	\$3,309	7.57%
<b>Knights Of Columbus</b>	<b>58033</b>	<b>CT</b>	<b>\$5,588</b>	<b>12.79%</b>
Loyal Christian Benefit Assn	56758	PA	\$4	0.01%
Mennonite Mut Aid Assn	57991	IN	\$10	0.02%
Modern Woodmen Of Amer	57541	IL	\$1,956	4.48%
National Catholic Soc Of Foresters	57568	IL	\$10	0.02%
Polish Natl Alliance Us Of Na	57622	IL	\$25	0.06%
Royal Neighbors Of Amer	57657	IL	\$215	0.49%
Slovene Natl Benefit Society	57673	PA	\$3	0.01%
Sons Of Norway	57142	MN	\$1,231	2.82%
Supreme Council The Royal Arcanum	58181	MA	\$22	0.05%
Thrivent Financial For Lutherans	56014	WI	\$30,032	68.75%
United Transportation Union Ins Assn	56413	OH	\$57	0.13%
Western Fraternal Life Assn	58017	IA	\$7	0.02%
Womans Life Ins Society	56170	MI	\$8	0.02%
Woodmen World Assur Life Assn	56499	CO	\$148	0.34%
Woodmen World Life Ins Soc	57320	NE	\$817	1.87%
<b>Totals</b>			<b>\$43,683</b>	<b>100.00%</b>

2004 Washington Market Share  
Line of Business: Life - Life Insurance

Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
5 Star Life Ins Co	77879	LA	\$71	\$0	\$2,301	\$0	\$2,372	0.13%
AAA Life Ins Co	71854	MI	\$189	\$0	\$632	\$0	\$821	0.04%
Acacia Life Ins Co	60038	DC	\$407	\$0	\$0	\$0	\$407	0.02%
Academy Life Ins Co	60046	MO	\$1,426	\$0	\$21	\$0	\$1,447	0.08%
Aetna Life Ins Co	60054	CT	\$779	\$0	\$75,054	\$0	\$75,833	4.15%
AGL Life Assur Co	60232	PA	\$24	\$0	\$0	\$0	\$24	0.00%
AIG Annuity Ins Co	70432	TX	\$27	\$0	\$0	\$0	\$27	0.00%
AIG Life Ins Co	66842	DE	\$1,573	\$0	\$496	\$0	\$2,069	0.11%
AIG SunAmerica Life Assur Co	60841	AZ	\$471	\$0	\$0	\$0	\$471	0.03%
Allianz Life Ins Co Of North Amer	90611	MN	\$2,205	\$0	\$81	\$0	\$2,286	0.13%
Allmerica Financial Life & Annuity	84824	MA	\$1,945	\$0	\$2	\$0	\$1,947	0.11%
Allstate Life Ins Co	60186	IL	\$16,811	\$0	\$598	\$0	\$17,409	0.95%
Alta Health & Life Ins Co	67369	IN	\$3	\$0	\$55	\$0	\$59	0.00%
American Amicable Life Ins Co Of TX	68394	TX	\$870	\$0	\$168	\$0	\$1,038	0.06%
American Bankers Life Assur Co Of FL	60275	FL	\$164	\$480	\$128	\$0	\$773	0.04%
American Capitol Ins Co	60291	TX	\$11	\$0	\$0	\$1	\$13	0.00%
American Equity Invest Life Ins Co	92738	IA	\$262	\$0	\$7	\$0	\$269	0.01%
American Family Life Asr Co Columbus	60380	NE	\$1,312	\$0	\$38	\$0	\$1,351	0.07%
American Family Life Ins Co	60399	WI	\$353	\$0	\$0	\$0	\$353	0.02%
American Fidelity Assur Co	60410	OK	\$620	\$0	\$270	\$0	\$890	0.05%
American Fidelity Life Ins Co	60429	FL	\$80	\$0	\$0	\$0	\$80	0.00%
American Founders Life Ins Co	60445	TX	\$27	\$0	\$0	\$0	\$27	0.00%
American Gen Assur Co	68373	IL	\$4	\$1,646	\$452	\$0	\$2,102	0.11%
American Gen Life & Acc Ins Co	66672	TN	\$201	\$0	\$0	\$6	\$207	0.01%
American Gen Life Ins Co	60488	TX	\$23,859	\$0	\$799	\$0	\$24,657	1.35%
American Health & Life Ins Co	60518	TX	\$39	(\$1,909)	\$0	\$0	(\$1,870)	(0.10)%
American Heritage Life Ins Co	60534	FL	\$247	\$1,079	\$5	\$0	\$1,331	0.07%
American Income Life Ins Co	60577	IN	\$12,217	\$0	\$99	\$0	\$12,317	0.67%
American Int'l Life Assr Co NY	60607	NY	\$7	\$0	\$1,196	\$0	\$1,203	0.07%
American Investors Life Ins Co	60631	KS	\$1	\$0	\$0	\$0	\$1	0.00%
American Life Ins Co of NY	60704	NY	\$287	\$0	\$0	\$0	\$287	0.02%
American Medical Security Life InsCo	97179	WI	\$1	\$0	\$0	\$0	\$1	0.00%
American Memorial Life Ins Co	67789	SD	\$11,190	\$0	\$99	\$0	\$11,289	0.62%
American Modern Life Ins Co	65811	OH	\$0	\$1,116	\$0	\$0	\$1,116	0.06%
American Natl Ins Co	60739	TX	\$3,243	\$476	\$584	\$3	\$4,307	0.24%
American Natl Life Ins Co Of TX	71773	TX	\$20	\$0	\$0	\$0	\$21	0.00%
American Pioneer Life Ins Co	60763	FL	\$3	\$0	\$0	\$0	\$3	0.00%
American Public Life Ins Co	60801	OK	\$0	\$0	\$0	\$0	\$0	0.00%
American Republic Ins Co	60836	IA	\$192	\$13	\$0	\$0	\$206	0.01%

**State of Washington  
Office of Insurance Commissioner  
2004 Washington Market Share**

**Line of Business: Life - Life Insurance**

All Authorized Companies  
Zero Premium Companies Excluded

Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
American Skandia Life Assur Corp	86630	CT	\$302	\$0	\$0	\$0	\$302	0.02%
American States Life Ins Co	60879	IN	\$3,329	\$0	\$0	\$0	\$3,329	0.18%
American United Life Ins Co	60895	IN	\$492	\$0	\$965	\$0	\$1,557	0.08%
Americo Financial Life Annuity Ins	61999	TX	\$373	\$0	\$0	\$0	\$373	0.02%
Americom Life & Annuity Ins Co	94471	TX	\$124	\$0	\$0	\$0	\$124	0.01%
<u>Ameritas Life Ins Corp</u>	61301	NE	\$1,261	\$0	\$0	\$0	\$1,261	0.07%
Ameritas Variable Life Ins Co	97997	NE	\$2,158	\$0	\$0	\$0	\$2,158	0.12%
Amerus Life Ins Co	61689	IA	\$10,545	\$0	\$0	\$0	\$10,545	0.58%
<u>Amica Life Ins Co</u>	72222	RI	\$890	\$0	\$26	\$0	\$916	0.05%
Annuity & Life Reassur Amer Inc	62421	CT	\$429	\$0	\$0	\$0	\$429	0.02%
Anthem Life Ins Co	61069	IN	\$3	\$0	\$28	\$0	\$31	0.00%
<u>Assurity Life Ins Co</u>	71439	NE	\$86	\$0	\$0	\$0	\$86	0.00%
Aurora Natl Life Assur Co	61182	CA	\$1,381	\$0	\$53	\$0	\$1,434	0.08%
Auto Club Life Ins Co	84522	MI	\$20	\$0	\$0	\$0	\$20	0.00%
Auto Owners Life Ins Co	61190	MI	\$19	\$0	\$0	\$0	\$19	0.00%
Aviva Life Ins Co	62898	DE	\$5,502	\$0	\$41	\$0	\$5,543	0.30%
AXA Equitable Life Ins Co	62944	NY	\$18,035	\$0	\$0	\$0	\$18,035	0.99%
<u>AXA Life &amp; Annuity Co</u>	62880	CO	\$248	\$0	\$0	\$0	\$248	0.01%
Balboa Life Ins Co	68160	CA	\$13	\$63	\$0	\$0	\$76	0.00%
Baltimore Life Ins Co	61212	MD	\$55	\$0	\$754	\$0	\$809	0.04%
<u>Bankers Fidelity Life Ins Co</u>	61239	GA	\$5	\$0	\$0	\$0	\$5	0.00%
Bankers Life & Cas Co	61263	IL	\$2,076	\$0	\$0	\$0	\$2,076	0.11%
Bankers Life Ins Co	81043	FL	\$14	\$0	\$0	\$0	\$14	0.00%
<u>Banner Life Ins Co</u>	94250	MD	\$6,817	\$0	\$0	\$0	\$6,817	0.37%
BCS Life Ins Co	80985	IL	\$0	\$0	\$56	\$0	\$56	0.00%
Beneficial Life Ins Co	61395	UT	\$10,088	\$0	\$56	\$0	\$10,144	0.55%
Berkshire Life Ins Co Of Amer	71714	MA	\$73	\$0	\$0	\$0	\$73	0.00%
Best Life And Health Ins Co	90638	TX	\$0	\$0	\$1	\$0	\$1	0.00%
Boston Mut Life Ins Co	61476	MA	\$329	\$0	\$32	\$0	\$361	0.02%
Business Mens Assur Co Of Amer	61492	SC	\$554	\$0	\$0	\$0	\$554	0.03%
Canada Life Ins Co Of Amer	81060	MI	\$40	\$0	\$0	\$0	\$40	0.00%
Celtic Ins Co	80799	IL	\$0	\$0	\$0	\$0	\$0	0.00%
<u>Central Natl Life Ins Co Omaha</u>	61700	DE	\$6	\$38	\$0	\$0	\$44	0.00%
Central Security Life Ins Co	61735	TX	\$14	\$0	\$0	\$0	\$14	0.00%
Central States H & L Co Of Omaha	61751	NE	\$10	\$641	\$0	\$0	\$651	0.04%
<u>Central United Life Ins Co</u>	61883	TX	\$21	\$0	\$0	\$0	\$21	0.00%
Centurion Life Ins Co	62383	MO	\$0	\$449	\$0	\$0	\$449	0.00%
Chase Ins Life and Annuity Co	63207	IL	\$4,841	\$0	\$0	\$0	\$4,841	0.26%
Chase Ins Life Co	70661	IL	\$2,450	\$0	\$0	\$0	\$2,450	0.13%

2004 Washington Market Share  
Line of Business: Life - Life Insurance

Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
Chase Life & Annuity Co	67164	DE	\$23	\$0	\$0	\$0	\$23	0.00%
Chesapeake Life Ins Co	611832	OK	\$65	\$0	\$0	\$0	\$65	0.00%
Christian Fidelity Life Ins Co	611859	TX	\$0	\$0	\$0	\$0	\$0	0.00%
Church Life Ins Corp	611875	NY	\$5	\$0	\$211	\$0	\$216	0.01%
Cincinnati Life Ins Co	762336	OH	\$135	\$0	\$0	\$0	\$135	0.01%
Citicorp Life Ins Co	803222	AZ	\$0	\$0	\$0	\$0	\$0	0.00%
CM Life Ins Co	93432	CT	\$5,908	\$0	\$0	\$0	\$5,908	0.32%
Colonial Life & Accident Ins Co	62049	SC	\$818	\$0	\$6	\$0	\$824	0.05%
Colonial Penn Life Ins Co	62065	PA	\$427	\$0	\$131	\$0	\$559	0.03%
Colorado Bankers Life Ins Co	84786	CO	\$84	\$0	\$0	\$0	\$84	0.00%
Columbia Universal Life Ins Co	77720	TX	\$59	\$0	\$0	\$0	\$59	0.00%
Columbian Life Ins Co	76023	IL	\$2	\$0	\$0	\$0	\$2	0.00%
Columbian Mut Life Ins Co	62103	NY	\$12	\$0	\$0	\$0	\$12	0.00%
Columbus Life Ins Co	99937	OH	\$6,040	\$0	\$0	\$0	\$6,040	0.33%
Combined Ins Co Of Amer	621146	IL	\$1,097	\$0	\$37	\$0	\$1,134	0.06%
Companion Life Ins Co	77828	SC	\$0	\$0	\$60	\$0	\$60	0.00%
Compbeneftis Ins Co	60984	TX	\$1	\$0	\$0	\$0	\$1	0.00%
Connecticut General Life Ins Co	62308	CT	\$4,221	\$0	\$6,040	\$0	\$10,261	0.56%
Conseco Health Ins Co	78174	AZ	\$3	\$0	\$0	\$0	\$3	0.00%
Conseco Ins Co	60682	IL	\$255	\$0	\$4	\$0	\$260	0.01%
Conseco Life Ins Co	65900	IN	\$4,528	\$0	\$24	\$0	\$4,552	0.25%
Conseco Senior Health Ins Co	76325	PA	\$62	\$0	\$0	\$0	\$62	0.00%
Constitution Life Ins Co	62359	TX	\$18	\$0	\$0	\$0	\$18	0.00%
Continental Assur Co	62413	IL	\$286	\$0	\$1,264	\$0	\$1,550	0.08%
Continental General Ins Co	71404	NE	\$369	\$0	\$0	\$0	\$369	0.02%
Country Investors Life Assur Co	94218	IL	\$856	\$0	\$0	\$0	\$856	0.05%
Country Life Ins Co	62553	IL	\$8,176	\$0	\$0	\$0	\$8,176	0.45%
Cuna Mut Ins Society	62626	WI	\$567	\$3,632	\$1,693	\$0	\$5,891	0.32%
Cuna Mut Life Ins Co	65749	IA	\$3,146	\$0	\$0	\$0	\$3,146	0.17%
Delaware American Life Ins Co	62634	DE	\$35	\$0	\$0	\$0	\$35	0.00%
EMC Natl Life Co	62928	IA	\$539	\$0	\$0	\$0	\$539	0.03%
Empire General Life Assur Corp	94285	TN	\$3,449	\$0	\$0	\$0	\$3,449	0.19%
Employees Life Co Mut	84174	IL	\$2	\$0	\$0	\$0	\$2	0.00%
Equitable Life & Cas Ins Co	62952	UT	\$11	\$0	\$0	\$0	\$11	0.00%
Equitrust Life Ins Co	62510	IA	\$62	\$0	\$0	\$0	\$62	0.00%
Family Life Ins Co	63053	TX	\$763	\$0	\$0	\$0	\$763	0.04%
Family Service Life Ins Co	74004	TX	\$0	\$0	\$0	\$0	\$0	0.00%
Farm Bureau Life Ins Co	63088	IA	\$496	\$0	\$0	\$0	\$496	0.03%
Farmers New World Life Ins Co	63177	WA	\$26,233	\$0	\$0	\$0	\$26,233	1.43%

State of Washington  
Office of Insurance Commissioner  
2004 Washington Market Share  
Line of Business: Life - Life Insurance

All Authorized Companies  
Zero Premium Companies Excluded

Company Name	NAIC Code	Dom	Ordinary	Credit:	Group	Industrial	Total	Market Share
Federal Home Life Ins Co	67695	VA	\$245	(\$1)	\$0	\$0	\$244	0.01%
Federal Life Ins Co	63223	IL	\$160	\$0	\$0	\$0	\$160	0.01%
<u>Federated Life Ins Co</u>	63258	MN	\$56	\$0	\$0	\$0	\$56	0.00%
Fidelity & Guaranty Life Ins Co	63274	MD	\$2,325	\$0	\$0	\$0	\$2,325	0.13%
Fidelity Investments Life Ins Co	93696	UT	\$509	\$0	\$0	\$0	\$509	0.03%
<u>Fidelity Life Assn</u>	63290	IL	\$560	\$0	\$0	\$0	\$560	0.03%
Fidelity Security Life Ins Co	71870	MO	\$767	\$0	\$30	\$0	\$797	0.04%
First America Fin Life Ins Co	69140	MA	\$153	\$0	\$0	\$0	\$153	0.01%
First Colony Life Ins Co	63401	VA	\$28,756	\$0	\$131	\$0	\$28,887	1.58%
First Health Life & Health Ins Co	90328	TX	\$89	\$0	\$0	\$0	\$89	0.00%
First Investors Life Ins Co	63495	NY	\$1,116	\$0	\$0	\$0	\$1,116	0.06%
<u>First Penn Pacific Life Ins Co</u>	67652	IN	\$4,167	\$0	\$5	\$0	\$4,172	0.23%
Forethought Life Ins Co	91642	IN	\$11,851	\$0	\$280	\$0	\$12,131	0.66%
Fort Dearborn Life Ins Co	71129	IL	\$19	\$0	\$134	\$0	\$153	0.01%
<u>Fortis Benefits Ins Co</u>	70408	IA	\$6,545	\$0	\$3,759	\$0	\$10,304	0.56%
<u>Fortis Ins Co</u>	69477	WI	\$574	\$0	\$24	\$0	\$598	0.03%
Fremont Life Ins Co	62154	CA	\$63	\$0	\$0	\$0	\$63	0.00%
<u>Garden State Life Ins Co</u>	63657	TX	\$580	\$0	\$0	\$0	\$580	0.03%
GE Grp Life Assur Co	80926	CT	\$0	\$0	\$564	\$0	\$564	0.03%
GE Life And Annuity Assur Co	65536	VA	\$1,815	\$0	\$0	\$0	\$1,815	0.10%
<u>General American Life Ins Co</u>	63665	MO	\$7,927	\$0	\$0	\$0	\$7,927	0.43%
General Electric Capital Assur Co	70025	DE	\$1,111	\$0	\$326	\$0	\$1,436	0.08%
General Fidelity Life Ins Co	93521	CA	\$0	\$836	(\$1,011)	\$0	(\$175)	(0.01)%
<u>Gerber Life Ins Co</u>	70939	NY	\$2,420	\$0	\$24	\$0	\$2,444	0.13%
Glenbrook Life & Annuity Co	70092	AZ	\$734	\$0	\$0	\$0	\$734	0.04%
Globe Life & Accident Ins Co	91472	DE	\$2,869	\$0	\$1,410	\$0	\$4,279	0.23%
<u>Golden Rule Ins Co</u>	62286	IL	\$805	\$0	\$0	\$0	\$805	0.04%
Government Personnel Mut Life Ins Co	63967	TX	\$673	\$0	\$664	\$0	\$1,337	0.07%
Great American Life Ins Co	63312	OH	\$1,569	\$0	\$0	\$0	\$1,569	0.09%
<u>Great Republic Life Ins Co</u>	67482	WA	\$55	\$0	\$0	\$0	\$55	0.00%
Great Southern Life Ins Co	90212	TX	\$623	\$0	\$0	\$0	\$623	0.03%
Great West Life & Annuity Ins Co	68322	CO	\$13,123	\$0	\$2,784	\$0	\$15,907	0.87%
<u>Great West Life Assur Co</u>	80705	MI	\$742	\$0	\$38	\$0	\$781	0.04%
Guarantee Income Life Ins Co	64238	LA	\$85	\$0	\$0	\$0	\$85	0.00%
Great Western Ins Co	71480	UT	\$235	\$0	\$39	\$0	\$274	0.01%
<u>Guarantee Trust Life Ins Co</u>	64211	IL	\$206	\$212	\$0	\$0	\$418	0.02%
Guardian Ins & Annuity Co Inc	78778	DE	\$268	\$0	\$97	\$0	\$365	0.02%
Guardian Life Ins Co Of Amer	64246	NY	\$8,629	\$0	\$1,076	\$0	\$9,705	0.53%
Hartford Life & Accident Ins Co	70815	CT	\$419	\$0	\$13,500	\$0	\$13,919	0.76%

Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
Hartford Life & Annuity Ins Co	71153	CT	\$24,811	\$0	\$9	\$0	\$24,821	1.36%
Hartford Life Grp Ins Co	74268	IL	\$0	\$0	\$2,009	\$0	\$2,009	0.11%
<u>Hartford Life Ins Co</u>	88072	CT	\$2,658	\$0	\$28,955	\$0	\$31,613	1.73%
HCC Life Ins Co	92711	IN	\$548	\$0	\$173	\$0	\$721	0.04%
Health Net Life Ins Co	66141	CA	\$0	\$0	\$0	\$0	\$0	0.00%
Heritage Life Ins Co	64394	AZ	\$0	\$0	\$0	\$0	\$0	0.00%
Highmark Life Ins Co	93440	PA	\$0	\$0	\$28	\$0	\$28	0.00%
Homesteaders Life Co	64505	IA	\$20	\$0	\$140	\$0	\$160	0.01%
Horace Mann Life Ins Co	64513	IL	\$623	\$0	\$11	\$0	\$634	0.03%
Household Life Ins Co	93777	MI	\$1	\$1,280	\$0	\$0	\$1,281	0.07%
Humana Ins Co	73288	WI	\$0	\$0	\$13	\$0	\$13	0.00%
Humanental Ins Co	70580	WI	\$14	\$0	\$0	\$0	\$14	0.00%
Idealife Ins Co	97764	CT	\$69	\$0	\$0	\$0	\$69	0.00%
IDS Life Ins Co	65005	MN	\$24,214	\$0	\$0	\$0	\$24,214	1.32%
<u>Illinois Mut Life Ins Co</u>	64580	IL	\$72	\$0	\$0	\$0	\$72	0.00%
Indianapolis Life Ins Co	64645	IN	\$5,633	\$0	\$0	\$0	\$5,633	0.31%
Individual Assur Co Life Hlth & Acc	81779	MO	\$2	\$63	\$0	\$0	\$65	0.00%
Ing Life Ins & Annuity Co	86509	CT	\$2,808	\$0	\$117	\$0	\$2,924	0.16%
ING USA Annuity and Life Ins Co	80942	IA	\$3,400	\$0	\$10	\$0	\$3,410	0.19%
Integrity Life Ins Co	74780	OH	\$20	\$0	\$0	\$0	\$20	0.00%
Investors Guaranty Life Ins Co	64890	CA	\$192	\$0	\$0	\$0	\$192	0.01%
Investors Life Ins Co North Amer	63487	TX	\$262	\$0	\$0	\$0	\$262	0.01%
Jackson Natl Life Ins Co	65056	MI	\$18,493	\$0	\$0	\$0	\$18,493	1.01%
<u>Jefferson Natl Life Ins Co</u>	64017	TX	\$194	\$0	\$8	\$0	\$202	0.01%
Jefferson Pilot Financial Ins Co	70254	NE	\$7,388	\$0	\$4,535	\$0	\$11,923	0.65%
Jefferson Pilot Life Ins Co	67865	NC	\$6,029	\$0	\$1	\$0	\$6,030	0.33%
<u>Jefferson Pilot Lifeamerica Ins Co</u>	62057	NJ	\$17	\$0	\$0	\$0	\$17	0.00%
JMIC Life Ins Co	89958	FL	\$0	\$30	\$0	\$0	\$30	0.00%
John Alden Life Ins Co	65080	WI	\$139	\$0	\$145	\$0	\$285	0.02%
<u>John Hancock Life Ins Co</u>	65099	MA	\$6,727	\$0	(\$31)	\$0	\$6,696	0.37%
John Hancock Variable Life Ins Co	90204	MA	\$32,807	\$0	\$0	\$0	\$32,807	1.79%
Kanawha Ins Co	65110	SC	\$2	\$0	\$0	\$0	\$2	0.00%
<u>Kansas City Life Ins Co</u>	65129	MO	\$3,347	\$0	\$29	\$0	\$3,376	0.18%
Kemper Investors Life Ins Co	90557	IL	\$129	\$0	\$159	\$0	\$228	0.02%
Lafayette Life Ins Co	65242	IN	\$2,717	\$0	\$64	\$0	\$2,782	0.15%
<u>Liberty Bankers Life Ins Co</u>	68543	OK	\$0	\$0	\$0	\$0	\$0	0.00%
Liberty Life Assur Co Of Boston	65315	MA	\$2,823	\$0	\$674	\$0	\$3,498	0.19%
Liberty Life Ins Co	65323	SC	\$173	\$0	\$72	\$0	\$245	0.01%
<u>Liberty Natl Life Ins Co</u>	65331	AL	\$5,055	\$0	\$0	\$0	\$5,055	0.28%

State of Washington  
 Office of Insurance Commissioner  
 2004 Washington Market Share  
 Line of Business: Life - Life Insurance

All Authorized Companies  
 Zero Premium Companies Excluded

Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
Life Ins Co Of North Amer	65498	PA	\$287	\$0	\$14,572	\$0	\$14,859	0.81%
Life Ins Co Of The Southwest	65528	TX	\$1,463	\$0	\$0	\$0	\$1,463	0.08%
Life Investors Ins Co Of Amer	64130	IA	\$1,387	\$368	\$1,561	\$0	\$3,317	0.18%
Lifewise Assur Co	94188	WA	\$47	\$0	\$10,226	\$0	\$10,273	0.56%
Lincoln Benefit Life Co	65595	NE	\$20,189	\$0	\$523	\$0	\$20,712	1.13%
Lincoln Natl Life Ins Co	65927	IL	\$111	\$0	\$0	\$0	\$111	0.01%
Loyal American Life Ins Co	65676	IN	\$21,992	\$0	\$3	\$0	\$21,994	1.20%
Madison Natl Life Ins Co Inc	65722	OH	\$24	\$0	\$0	\$0	\$24	0.00%
Manhattan Life Ins Co	65870	NY	\$112	\$0	\$0	\$0	\$112	0.01%
Manhattan Natl Life Ins Co	67083	IL	\$558	\$0	\$0	\$0	\$558	0.03%
Manufacturers Life Ins Co USA	65838	MI	\$24,794	\$0	\$0	\$0	\$24,794	1.36%
Manulife Ins Co	93610	DE	\$22	\$0	\$0	\$0	\$22	0.00%
Massachusetts Mut Life Ins Co	65935	MA	\$28,516	\$0	\$8,311	\$0	\$36,827	2.01%
Mayflower Natl Life Ins Co	87750	IN	\$3,023	\$0	\$0	\$0	\$3,023	0.17%
Medco Containment Life Ins Co	63762	PA	\$1	\$0	\$1	\$0	\$2	0.00%
Medico Life Ins Co	71471	NE	\$27	\$0	\$0	\$0	\$27	0.00%
Mega Life & Health Ins Co The	97055	OK	\$598	\$0	\$365	\$0	\$963	0.05%
Members Life Ins Co	86126	WI	\$7	\$0	\$1	\$0	\$9	0.00%
Merit Life Ins Co	65951	IN	\$1,212	\$716	\$0	\$0	\$1,928	0.11%
Merrill Lynch Life Ins Co	79022	AR	\$487	\$0	\$0	\$0	\$487	0.03%
MetLife Investors Ins Co	93513	MO	\$76	\$0	\$0	\$0	\$76	0.00%
MetLife Investors USA Ins Co	61050	DE	\$36	\$0	\$0	\$0	\$36	0.00%
Metropolitan Life Ins Co	65978	NY	\$32,549	\$0	\$31,179	\$0	\$63,728	3.49%
Metropolitan Tower Life Ins Co	97136	DE	\$1,958	\$0	\$0	\$0	\$1,958	0.11%
MIC Life Ins Corp	85561	DE	\$1	\$0	\$0	\$0	\$1	0.00%
Mid West Natl Life Ins Co Of TN	66087	TN	\$558	\$0	\$23	\$0	\$580	0.03%
Midland Natl Life Ins Co	66044	IA	\$16,544	\$0	\$0	\$0	\$16,544	0.90%
Midwestern United Life Ins Co	66109	IN	\$26	\$0	\$0	\$0	\$26	0.00%
Minnesota Life Ins Co	66168	MN	\$3,506	\$5,064	\$8,481	\$0	\$17,051	0.93%
MML Bay State Life Ins Co	70416	CT	\$2,223	\$0	\$0	\$0	\$2,223	0.12%
Monumental Life Ins Co	66281	MD	\$3,508	\$0	\$280	\$1	\$3,790	0.21%
Monty Life Ins Co	66370	NY	\$5,947	\$0	\$13	\$0	\$5,961	0.33%
Monty Life Ins Co Of Amer	78077	AZ	\$4,369	\$0	\$8	\$0	\$4,376	0.24%
MTL Ins Co	66427	IL	\$386	\$0	\$0	\$0	\$386	0.02%
Mutual Of Amer Life Ins Co	88668	NY	\$16	\$0	\$165	\$0	\$180	0.01%
Mutual Service Life Ins Co	66419	MN	\$20	\$0	\$0	\$0	\$20	0.00%
National Benefit Life Ins Co	61409	NY	\$276	\$0	\$32	\$0	\$308	0.02%
National Farmers Union Life Ins Co	66540	TX	\$173	\$0	\$1	\$0	\$174	0.01%

Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
National Foundation Life Ins Co	98205	TX	\$1	\$0	\$0	\$0	\$1	0.00%
National Guardian Life Ins Co	66583	WI	\$42	\$0	\$41	\$0	\$83	0.00%
National Health Ins Co	82538	TX	\$0	\$0	\$0	\$0	\$0	0.00%
National Life Ins Co	66680	VT	\$3,092	\$0	\$0	\$0	\$3,092	0.17%
National States Ins Co	60593	MO	\$47	\$0	\$0	\$0	\$47	0.00%
National Teachers Assoc Life Ins Co	87963	TX	\$0	\$0	\$0	\$0	\$0	0.00%
National Western Life Ins Co	66850	CO	\$94	\$0	\$0	\$0	\$94	0.01%
Nationwide Life & Ann Co of Amer	70750	DE	\$6,554	\$0	\$0	\$0	\$6,554	0.36%
Nationwide Life And Annuity Ins Co	92657	OH	\$477	\$0	\$0	\$0	\$477	0.03%
Nationwide Life Ins Co	66869	OH	\$4,992	\$0	\$6	\$0	\$4,999	0.27%
Nationwide Life Ins Co of Amer	68225	PA	\$1,879	\$0	(\$104)	\$0	\$1,775	0.10%
New England Life Ins Co	91626	MA	\$3,767	\$0	\$7	\$0	\$3,773	0.21%
New York Life Ins & Annuity Corp	91596	DE	\$54,379	\$0	\$0	\$0	\$54,379	2.97%
New York Life Ins Co	66915	NY	\$70,047	\$0	\$9,890	\$0	\$79,938	4.37%
NGL American Life Co	97241	WI	\$6	\$0	\$0	\$0	\$6	0.00%
Nippon Life Ins Co Of Amer	81264	IA	\$0	\$0	\$17	\$0	\$17	0.00%
North American Co Life & Hlth Ins	66974	IL	\$8,028	\$0	\$238	\$0	\$8,266	0.45%
North Coast Life Ins Co	67059	WA	\$540	\$0	\$0	\$0	\$540	0.03%
Northwestern Mut Life Ins Co	67091	WI	\$107,127	\$0	\$0	\$0	\$107,127	5.86%
NYLife Ins Co Of AZ	81353	AZ	\$2,896	\$0	\$0	\$0	\$2,896	0.16%
Occidental Life Ins Co Of NC	67148	TX	\$114	\$0	\$0	\$0	\$114	0.01%
Ohio Natl Life Assur Corp	89206	OH	\$5,762	\$0	\$0	\$0	\$5,762	0.32%
Ohio Natl Life Ins Co	67172	OH	\$1,064	\$0	\$0	\$0	\$1,064	0.06%
Ohio State Life Ins Co	67180	TX	\$1,059	\$0	\$0	\$0	\$1,059	0.06%
Old American Ins Co	67199	MO	\$78	\$0	\$0	\$0	\$78	0.00%
Old Republic Life Ins Co	67261	IL	\$912	\$0	\$0	\$0	\$912	0.05%
Old United Life Ins Co	76007	AZ	\$0	(\$1)	\$0	\$0	(\$1)	0.00%
Oxford Life Ins Co	76112	AZ	\$0	\$0	\$27	\$0	\$27	0.00%
Pacific Guardian Life Ins Co Ltd	64343	HI	\$455	\$0	\$0	\$0	\$455	0.02%
Pacific Life & Annuity Co	97268	AZ	\$0	\$0	\$262	\$0	\$262	0.01%
Pacific Life Ins Co	67466	CA	\$50,239	\$0	\$0	\$0	\$50,239	2.75%
Pan American Assur Co	93459	LA	\$1,657	\$0	\$0	\$0	\$1,657	0.09%
Pan American Life Ins Co	67539	LA	\$80	\$0	\$0	\$0	\$80	0.00%
Paragon Life Ins Co	93564	MO	\$3	\$0	\$1,711	\$0	\$1,713	0.09%
Park Avenue Life Ins Co	60003	DE	\$2	\$0	\$0	\$0	\$2	0.00%
Paul Revere Life Ins Co	67598	MA	\$50	\$0	\$93	\$0	\$143	0.01%
Paul Revere Variable Annuity Ins Co	67601	MA	\$13	\$0	\$0	\$0	\$13	0.00%
Pemco Life Ins Co	71803	WA	\$2,376	\$142	\$90	\$0	\$2,608	0.14%
Peninsular Life Ins Co	67636	FL	\$1	\$0	\$0	\$0	\$1	0.00%

State of Washington  
 Office of Insurance Commissioner  
 2004 Washington Market Share  
 Line of Business: Life - Life Insurance

All Authorized Companies  
 Zero Premium Companies Excluded

Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
Penn Ins & Annuity Co	93262	DE	\$300	\$0	\$0	\$0	\$300	0.02%
Penn Mut Life Ins Co	67644	PA	\$6,134	\$0	\$0	\$0	\$6,134	0.34%
Penn Treaty Network Amer Ins Co	63282	PA	\$16	\$0	\$0	\$0	\$16	0.00%
Pennsylvania Life Ins Co	67660	PA	\$87	\$0	\$0	\$0	\$87	0.00%
Peoples Benefit Life Ins Co	66605	IA	\$349	\$0	\$269	\$0	\$618	0.03%
Pharmacists Life Ins Co	90247	IA	\$4	\$0	\$0	\$0	\$4	0.00%
Philadelphia American Life Ins Co	67784	TX	\$1	\$0	\$0	\$0	\$1	0.00%
PHL Variable Ins Co	93548	CT	\$1,333	\$0	\$0	\$0	\$1,333	0.07%
Phoenix Life & Annuity Co	93734	CT	\$312	\$0	\$0	\$0	\$312	0.02%
Phoenix Life Ins Co	67814	NY	\$6,303	\$0	\$4	\$0	\$6,307	0.34%
Phoenix Natl Ins Co	69647	OH	\$9	\$0	\$0	\$0	\$9	0.00%
Physicians Life Ins Co	72125	NE	\$708	\$0	\$0	\$0	\$708	0.04%
Pioneer American Ins Co	67873	TX	\$241	\$0	\$5	\$0	\$245	0.01%
Pioneer Mut Life Ins Co	67911	ND	\$1,708	\$0	\$1	\$0	\$1,708	0.09%
Pioneer Security Life Ins Co	67946	TX	\$25	\$0	\$1	\$0	\$26	0.00%
Presidental Life Ins Co	68039	NY	\$16	\$0	\$0	\$0	\$16	0.00%
Primerica Life Ins Co	65919	MA	\$24,303	\$0	\$0	\$0	\$24,303	1.33%
Principal Life Ins Co	61271	IA	\$14,227	\$0	\$2,305	\$0	\$16,532	0.90%
Professional Ins Co	68047	TX	\$3	\$0	\$0	\$0	\$3	0.00%
Protective Life And Annuity Ins Co	88536	AL	\$10	\$0	\$0	\$0	\$10	0.00%
Protective Life Ins Co	68136	TN	\$19,503	\$25	\$4	\$0	\$20,142	1.10%
Provident Life & Accident Ins Co	68195	TN	\$1,060	\$0	\$1,767	\$0	\$2,828	0.15%
Provident Life & Cas Ins Co	68209	TN	\$0	\$0	\$28	\$0	\$28	0.00%
Pruco Life Ins Co	79227	AZ	\$18,055	\$0	\$0	\$0	\$18,055	0.99%
Prudential Ins Co Of Amer	68241	NJ	\$29,731	(\$53)	\$11,411	\$0	\$41,088	2.25%
Pyramid Life Ins Co	68284	KS	\$11	\$0	\$0	\$0	\$11	0.00%
Ressure America Life Ins Co	65765	IL	\$3,992	\$0	\$20	\$0	\$4,013	0.22%
Regence Life & Health Ins Co	97985	OR	\$0	\$0	\$4,648	\$0	\$4,648	0.25%
Reliable Life Ins Co	68357	MO	\$13	\$0	\$0	\$0	\$13	0.00%
Reliance Life Ins Co	72613	DE	\$0	(\$6)	\$0	\$0	(\$6)	0.00%
Reliance Standard Life Ins Co	68381	IL	\$79	\$0	\$3,709	\$0	\$3,788	0.21%
ReliaStar Life Ins Co	67105	MN	\$16,660	\$0	\$27,336	\$0	\$43,996	2.41%
ReliaStar Life Ins Co Of NY	61360	NY	\$481	\$0	\$39	\$0	\$20	0.03%
Reserve Natl Ins Co	68462	OK	\$1	\$0	\$0	\$0	\$1	0.00%
Resource Life Ins Co	61506	IL	\$0	\$1,337	\$0	\$2	\$2	0.07%
S USA Life Ins Co Inc	60183	AZ	\$0	\$0	\$2	\$0	\$2	0.00%
Scor Life Ins Co	68446	TX	\$3	\$0	\$0	\$0	\$3	0.00%
Sears Life Ins Co	69914	TX	\$342	\$0	\$9	\$0	\$352	0.02%
Securian Life Ins Co	93742	MN	\$2	\$0	\$0	\$0	\$2	0.00%

**State of Washington  
Office of Insurance Commissioner  
2004 Washington Market Share  
Line of Business: Life - Life Insurance**

All Authorized Companies  
Zero Premium Companies Excluded

Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
Security Benefit Life Ins Co	68675	KS	\$983	\$0	\$0	\$0	\$983	0.05%
Security Financial Life Ins Co	68764	NE	\$1,120	\$0	\$9	\$0	\$1,129	0.06%
Security Life Ins Co Of Amer	68721	MN	\$21	\$0	\$0	\$0	\$21	0.00%
Security Life Of Denver Ins Co	68713	CO	\$52,343	\$0	\$147	\$0	\$52,490	2.87%
Security Mut Life Ins Co Of NY	68772	NY	\$350	\$0	\$0	\$0	\$350	0.02%
Sentinel Security Life Ins Co	68802	UT	\$13	\$0	\$0	\$0	\$13	0.00%
Sentry Life Ins Co	68810	WI	\$94	\$0	\$23	\$0	\$116	0.01%
Southwestern Life Ins Co	91391	TX	\$454	\$0	\$0	\$0	\$454	0.02%
Standard Ins Co	69019	OR	\$5,648	\$0	\$26,740	\$0	\$32,388	1.77%
Standard Life & Accident Ins Co	86355	OK	\$148	\$0	\$0	\$0	\$148	0.01%
Standard Life Ins Co Of IN	69051	IN	\$28	\$0	\$0	\$0	\$28	0.00%
Standard Security Life Ins Co Of NY	69078	NY	\$0	\$0	\$0	\$0	\$0	0.00%
State Farm Life Ins Co	69108	IL	\$44,673	\$0	\$319	\$0	\$44,992	2.46%
State Life Ins Co	69116	IN	\$426	\$0	\$0	\$0	\$426	0.02%
State Mut Ins Co	69132	GA	\$89	\$0	\$0	\$0	\$89	0.00%
Sterling Life Ins Co	77399	IL	\$4	\$0	\$0	\$0	\$4	0.00%
Stonebridge Life Ins Co	65021	VT	\$1,511	\$183	\$211	\$0	\$1,905	0.10%
Sun Life Assur Co Of Canada US	79065	DE	\$1,039	\$0	\$0	\$0	\$1,039	0.06%
Sunamerica Life Ins Co	69256	AZ	\$117	\$0	\$0	\$0	\$117	0.01%
Sunset Life Ins Co Of Amer	69272	MO	\$5,163	\$0	\$3	\$0	\$5,166	0.28%
Surety Life Ins Co	69310	NE	\$941	\$0	\$0	\$0	\$941	0.05%
Symetra Life Ins Co	68608	WA	\$13,524	\$0	\$11,298	\$0	\$24,822	1.36%
Symetra Natl Life Ins Co	90581	WA	\$68	\$0	\$0	\$0	\$68	0.00%
Teachers Ins & Ann Assoc Of Amer	69345	NY	\$5,932	\$0	\$4	\$0	\$5,936	0.32%
Texas Life Ins Co	69396	TX	\$396	\$0	\$0	\$0	\$396	0.02%
The Travelers Ins Co	87726	CT	\$7,924	\$0	\$0	\$0	\$7,924	0.43%
Thrivent Life Ins Co	97721	MN	\$173	\$0	\$0	\$0	\$173	0.01%
TIAA Cref Life Ins Co	60142	NY	\$543	\$0	\$0	\$0	\$543	0.03%
Trans World Assur Co	69566	CA	\$279	\$0	\$0	\$0	\$279	0.02%
Transamerica Financial Life Ins Co	70688	NY	\$30	\$0	\$2	\$0	\$32	0.00%
Transamerica Life Ins & Annuity Co	69507	NC	\$13	\$0	\$0	\$0	\$13	0.00%
Transamerica Life Ins Co	86231	IA	\$4,116	\$0	\$1,357	\$0	\$5,472	0.30%
Transamerica Occidental Life Ins Co	67121	IA	\$33,989	\$0	\$27	\$0	\$34,016	1.86%
Travelers Life & Annuity Co	80950	CT	\$11,329	\$0	\$0	\$0	\$11,329	0.62%
Trustmark Ins Co	61425	IL	\$410	\$0	\$58	\$0	\$468	0.03%
Ulico Life Ins Co	86371	TX	\$14	\$0	\$0	\$0	\$14	0.00%
Unicare Life & Health Ins Co	80314	DE	\$0	\$0	\$426	\$0	\$426	0.02%
Unified Life Ins Co	11121	TX	\$1	\$0	\$0	\$0	\$1	0.00%
Union Bankers Ins Co	69701	TX	\$9	\$0	\$0	\$0	\$9	0.00%

**State of Washington**

**Office of Insurance Commissioner**  
**2004 Washington Market Share**  
**Line of Business: Life - Life Insurance**

All Authorized Companies  
 Zero Premium Companies Excluded

Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
Union Central Life Ins Co	80837	OH	\$1,615	\$0	\$348	\$0	\$1,964	0.11%
Union Fidelity Life Ins Co	62596	IL	\$158	(\$1)	\$128	\$0	\$285	0.02%
<u>Union Labor Life Ins Co</u>	69744	MD	\$122	\$0	\$647	\$0	\$759	0.04%
Union Security Life Ins Co	98884	DE	\$0	\$2,434	\$0	\$0	\$2,434	0.13%
United American Ins Co	92916	DE	\$34	\$0	\$0	\$0	\$34	0.00%
<u>United Family Life Ins Co</u>	91693	GA	\$221	\$0	\$1	\$0	\$221	0.01%
United Fidelity Life Ins Co	87645	TX	\$232	\$0	\$0	\$0	\$232	0.01%
United Healthcare Ins Co	79413	CT	\$0	\$0	\$27	\$0	\$27	0.00%
United Heritage Life Ins Co	63983	ID	\$2,496	\$0	\$51	\$0	\$2,548	0.14%
United Home Life Ins Co	69922	IN	\$8	\$0	\$0	\$0	\$8	0.00%
United Ins Co Of Amer	69930	IL	\$15	\$0	\$0	\$0	\$15	0.00%
<u>United Investors Life Ins Co</u>	94099	MO	\$3,562	\$0	\$368	\$0	\$3,930	0.21%
United Of Omaha Life Ins Co	69868	NE	\$14,192	\$0	\$4,574	\$0	\$18,756	1.03%
United States Life Ins Co In NYC	70106	NY	\$227	(\$24)	\$1,659	\$0	\$1,862	0.10%
<u>United Teacher Assoc Ins Co</u>	63479	TX	\$3	\$0	\$0	\$0	\$3	0.00%
United World Life Ins Co	72850	NE	\$49	\$0	\$0	\$0	\$49	0.00%
Unity Financial Life Ins Co	63819	PA	\$2	\$0	\$0	\$0	\$2	0.00%
<u>Unity Mut Life Ins Co</u>	70114	NY	\$7	\$0	\$0	\$0	\$7	0.00%
Universal Guaranty Life Ins Co	70130	OH	\$13	\$0	\$0	\$0	\$13	0.00%
Universal Underwriters Life Ins Co	70173	KS	\$606	\$223	\$0	\$0	\$829	0.05%
<u>Unum Life Ins Co Of Amer</u>	62235	ME	\$293	\$0	\$34,853	\$0	\$35,146	1.92%
US Branch of Industrial Alliance Pac	84514	WA	\$422	\$0	\$0	\$0	\$422	0.02%
US Branch SunLife Assur Co Of Canada	80802	MI	\$16,125	\$0	\$3,046	\$0	\$19,171	1.05%
US Bus of Crown Life Ins Co	80675	MI	\$2,137	\$0	\$28	\$0	\$2,165	0.12%
US Bus of the Canada Life Assur Co	80659	MI	\$649	\$0	\$485	\$0	\$1,134	0.06%
US Financial Life Ins Co	84530	OH	\$4,555	\$0	\$0	\$0	\$4,555	0.25%
<u>USAA Life Ins Co</u>	69663	TX	\$15,445	\$0	\$0	\$0	\$15,445	0.84%
Valley Forge Life Ins Co	70211	IN	\$11,225	\$0	\$8	\$0	\$11,233	0.61%
Veterans Life Ins Co	81027	IL	\$236	\$0	\$278	\$0	\$514	0.03%
<u>Washington Natl Ins Co</u>	70319	IL	\$547	\$0	\$7	\$0	\$554	0.03%
West Coast Life Ins Co	70335	NE	\$16,943	\$0	\$0	\$0	\$16,943	0.93%
Western & Southern Life Ins Co	70483	OH	\$100	\$0	\$1	\$0	\$102	0.01%
<u>Western Reserve Life Assur Co of OH</u>	91413	OH	\$10,286	\$0	\$0	\$0	\$10,286	0.56%
Western Southern Life Assur Co	92622	OH	\$436	\$0	\$0	\$0	\$436	0.02%
Western United Life Assur Co	77925	WA	\$501	\$0	\$0	\$0	\$501	0.03%
<u>World Ins Co</u>	70629	NE	\$8	\$0	\$0	\$0	\$8	0.00%

State of Washington  
 Office of Insurance Commissioner  
 2004 Washington Market Share  
 Line of Business: Life - Life Insurance

All Authorized Companies  
 Zero Premium Companies Excluded

Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
Totals		\$1,425,155	\$20,896		\$382,285	\$15	\$1,828,352	100.00%

**State of Washington  
Office of Insurance Commissioner**

All Authorized Companies  
Zero Premium and Loss Companies Excluded

**2004 Washington Market Share and Loss Ratio**

**Line of Business: Property and Casualty Totals (excludes Accident and Health)**

Company Name	NAIC Code	Dom	Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Direct Loss	Loss Ratio(1)
21st Century Ins Co	12963	CA	\$3,694	0.05%	\$3,908	\$2,956	\$75,65%	
Aca Financial Guaranty Corp	22896	MD	\$239	0.00%	\$150	\$0	\$0	0.00%
Acceptance Ind Ins Co	20010	NE	\$2,748	0.04%	\$2,289	\$1,115	\$0	48.69%
Accredited Surety & Cas Co Inc	26379	FL	\$5,147	0.07%	\$5,063	\$1,150	\$0	22.71%
Ace American Ins Co	22667	PA	\$26,874	0.35%	\$24,028	\$6,748	\$0	28.08%
Ace Fire Underwriters Ins Co	20702	PA	\$4,883	0.06%	\$2,278	\$862	\$0	37.83%
Ace Ind Ins Co	10030	PA	\$0	0.00%	\$0	\$260	\$0	0.00%
Ace Prop & Cas Ins Co	20699	PA	\$16,880	0.22%	\$16,603	\$9,041	\$0	54.45%
Acstar Ins Co	22950	IL	\$95	0.00%	\$62	(\$950)	\$0	9.95%
Aegis Security Ins Co	33898	PA	\$717	0.01%	\$734	\$179	\$0	24.34%
Aetna Ins Co of CT	36153	CT	\$140	0.00%	\$140	\$182	\$0	129.95%
Affiliated Fm Ins Co	10014	RI	\$33,591	0.44%	\$33,754	\$3,358	\$0	9.95%
Agri General Ins Co	42757	IA	\$4,306	0.06%	\$4,231	\$4,389	\$0	103.73%
AIG Centennial Ins Co	34789	PA	\$2,264	0.03%	\$2,613	\$1,445	\$0	55.32%
AIG Natl Ins Co Inc	36587	NY	\$3,976	0.05%	\$1,858	\$719	\$0	38.68%
AIG Preferred Ins Co	22225	PA	\$5,108	0.07%	\$5,519	\$4,665	\$0	84.53%
AIG Premier Ins Co	20796	PA	\$3,981	0.05%	\$4,237	\$2,703	\$0	63.80%
AIU Ins Co	19399	NY	\$13,244	0.17%	\$13,720	\$8,009	\$0	58.37%
Alaska Nat Ins Co	38733	AK	\$11,188	0.15%	\$9,977	\$4,382	\$0	43.92%
Alea North America Ins Co	24899	NY	\$385	0.01%	\$232	\$84	\$0	36.38%
Allegheny Cas Co	13285	PA	\$309	0.00%	\$293	\$0	\$0	0.00%
Allianz Global Risks US Ins Co	35300	CA	\$7,695	0.10%	\$7,360	\$201	\$0	2.74%
Allied Prop & Cas Ins Co	42579	IA	\$2,674	0.03%	\$2,763	\$2,678	\$0	96.95%
Allstate Ind Co	19240	IL	\$118,860	1.55%	\$110,179	\$55,763	\$0	50.61%
Allstate Ins Co	19232	IL	\$345,976	4.50%	\$346,562	\$144,037	\$0	41.56%
Allstate Prop & Cas Ins Co	17230	IL	\$70,666	0.92%	\$63,177	\$42,137	\$0	66.70%
Alpha Prop & Cas Ins Co	38156	WI	\$158	0.00%	\$17	\$5	\$0	27.42%
Ambac Assur Corp	18708	WI	\$10,192	0.13%	\$4,375	\$0	\$0	0.00%
Amco Ins Co	19100	IA	\$19,303	0.25%	\$18,148	\$9,052	\$0	49.88%
American Alt Ins Corp	19720	DE	\$9,166	0.12%	\$8,743	\$1,885	\$0	21.56%
American Assoc Of Orthodontists RRG	10232	VT	\$128	0.00%	\$116	\$15	\$0	12.78%
American Automobile Ins Co	21849	MO	\$10,222	0.13%	\$9,110	\$5,199	\$0	57.07%
American Bankers Ins Co Of FL	10111	FL	\$27,062	0.35%	\$20,805	\$8,535	\$0	41.03%
American Cas Co Of Reading PA	20427	PA	\$18,724	0.24%	\$19,707	\$4,247	\$0	21.55%
American Centennial Ins Co	10391	DE	\$0	0.00%	\$0	(\$50)	\$0	0.00%
American Commerce Ins Co	19941	OH	\$30,583	0.40%	\$27,534	\$15,179	\$0	55.13%
American Contractors Ind Co	10216	CA	\$495	0.01%	\$519	\$7	\$0	1.37%
American Contractors Ins Co RRG	12300	TX	(\$28)	0.00%	(\$14)	(\$25)	\$0	184.51%
American Economy Ins Co	19690	IN	\$40,973	0.53%	\$47,429	\$12,845	\$0	27.08%

**State of Washington  
Office of Insurance Commissioner**

All Authorized Companies  
Zero Premium and Loss Companies Excluded

**2004 Washington Market Share and Loss Ratio**

**Line of Business: Property and Casualty Totals (excludes Accident and Health)**

Company Name	NACI Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
American Empire Ins Co	37990	OH	\$0	0.00%	\$0	(\$1)	0.00%
American Employers Ins Co	20613	MA	(\$7)	0.00%	(\$1)	\$284	(29644.31)%
American Equity Specialty Ins Co	10819	CA	\$0	0.00%	\$0	(\$11)	0.00%
American Excess Ins Exchange RRG	10903	VT	\$6,976	0.09%	\$6,884	\$8,587	124.73%
American Family Home Ins Co	23450	FL	\$2,205	0.03%	\$2,431	\$545	22.42%
American Federation Ins Co	43699	FL	\$1,904	0.02%	\$1,958	\$1,106	56.49%
American Fire & Cas Co	24066	OH	\$989	0.01%	\$999	(\$1,241)	(124.25)%
American Forest Cas Co RRG	11590	SC	\$4,599	0.06%	\$3,434	\$1,548	45.07%
American General Ind Co	24376	IL	\$2,249	0.03%	\$1,645	\$849	51.61%
American Guarantee & Liability Ins	26247	NY	\$19,619	0.26%	\$20,699	\$24,291	117.35%
American Hardware Mut Ins Co	13331	OH	\$4,655	0.06%	\$4,438	\$1,471	33.15%
American Home Assur Co	19380	NY	\$37,159	0.48%	\$40,920	\$27,925	68.24%
American Ins Co	21857	NE	\$17,333	0.23%	\$17,623	\$8,284	47.00%
American Intl Ins Co	32220	NY	\$4,697	0.06%	\$5,338	\$1,612	30.20%
American Int'l Pacific Ins	23795	CO	\$171	0.00%	\$120	\$25	20.82%
American Int'l South Ins Co	40258	PA	\$69	0.00%	\$42	\$52	125.69%
American Live Stock Ins Co	10200	IL	\$20	0.00%	\$19	\$3	17.45%
American Manufacturers Mut Ins Co	30562	IL	(\$89)	0.00%	\$1,868	\$2,147	114.95%
American Mercury Ins Co	16810	OK	\$867	0.01%	\$481	\$331	68.76%
American Modern Home Ins Co	23469	OH	\$6,902	0.09%	\$7,315	\$3,527	48.22%
American Motorists Ins Co	22918	IL	\$1,208	0.02%	\$5,329	(\$10,683)	(200.49)%
American Natl General Ins Co	39942	MO	\$699	0.01%	\$700	\$480	68.56%
American Natl Prop & Cas Co	28401	MO	\$7,530	0.10%	\$6,551	\$3,613	55.14%
American Rein Co	10227	DE	\$0	0.00%	\$0	(\$119)	0.00%
American Reliable Ins Co	19615	AZ	\$1,480	0.02%	\$1,369	\$251	18.37%
American Road Ins Co	19631	MI	\$1,103	0.01%	\$1,738	\$26	1.49%
American Safety Cas Ins Co	39969	DE	(\$6)	0.00%	\$315	\$234	74.23%
American Safety RRG Inc	25448	VT	\$388	0.01%	\$359	\$142	39.44%
American Security Ins Co	42978	DE	\$8,560	0.11%	\$9,522	\$1,530	16.07%
American Southern Ins Co	10235	KS	(\$65)	0.00%	\$132	\$120	91.46%
American States Ins Co	19704	IN	\$100,055	1.30%	\$113,198	\$43,418	38.36%
American States Preferred Ins Co	37214	IN	\$11,032	0.14%	\$11,430	\$4,983	43.60%
American Surety Co	31380	IN	\$392	0.01%	\$386	\$92	23.90%
American Zurich Ins Co	40142	IL	\$5,456	0.07%	\$6,254	\$3,134	50.12%
Amerisure Mut Ins Co	23396	MI	\$37	0.00%	\$37	\$12	31.54%
Amex Assur Co	27928	IL	\$30,159	0.39%	\$28,347	\$19,081	67.31%
Amica Mut Ins Co	1976	RI	\$28,413	0.37%	\$26,990	\$13,616	50.45%
Applied Medicco Legal Solutions RRG	11598	AZ	\$24	0.00%	\$23	\$0	0.00%
Arag Ins Co	34738	IA	\$3,644	0.05%	\$3,644	\$2,099	57.60%

**State of Washington  
Office of Insurance Commissioner**

All Authorized Companies  
Zero Premium and Loss Companies Excluded

**2004 Washington Market Share and Loss Ratio**

**Line of Business: Property and Casualty Totals (excludes Accident and Health)**

Company Name	NAIC Code	Dom	Direct Premium Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)	All Dollars in Thousands
Arch Ins Co	11150	MO	\$8,949	0.12%	\$6,902	\$3,062	44.36%	
Argonaut Great Central Ins Co	19860	IL	\$957	0.01%	\$163	\$32	19.96%	
Argonaut Ins Co	19801	CA	\$385	0.01%	\$531	\$373	70.26%	
Argonaut-Midwest Ins Co	19828	IL	\$10	0.00%	\$8	\$3	42.00%	
Argonaut-Nw Ins Co	19836	ID	\$1	0.00%	\$1	\$0	0.00%	
Armed Forces Ins Exchange	41459	KS	\$2,088	0.03%	\$2,006	\$954	47.56%	
Associated Ind Corp	21865	CA	\$6,459	0.08%	\$6,701	\$2,242	33.46%	
Assurance Co Of Amer	19305	NY	\$13,335	0.17%	\$12,761	\$18,790	147.25%	
Athena Assur Co	41769	MN	\$158	0.00%	\$179	\$30	16.54%	
Atlanta Cas Co	21792	OH	\$1	0.00%	\$1	(\$172)		(20238.12)%
Atlanta Specialty Ins Co	31925	OH	\$0	0.00%	\$0	\$22	0.00%	
Atlantic Mut Ins Co	19895	NY	\$3,890	0.05%	\$9,938	(\$1,076)		(10.83)%
Atlantic Specialty Ins Co	22154	NY	\$8,948	0.12%	\$4,114	\$1,661	40.37%	
Atradius Trade Credit Ins Co	25422	MD	\$48	0.00%	\$101	\$31	30.40%	
Attorneys Liab Assur Society Inc RRG	10639	VT	\$14,639	0.19%	\$14,639	\$11,460	78.28%	
Attorneys Liab Protection Soc RRG	32450	MT	\$344	0.00%	\$246	\$18	5.19%	
Austin Mut Ins Co	13412	MN	\$5,859	0.08%	\$5,233	\$3,010	57.51%	
Automobile Ins Co Of Hartford CT	19062	CT	\$4,704	0.06%	\$3,545	\$2,229	62.86%	
Automotive Underwriters Ins Co A RRG	11033	HI	\$6,178	0.08%	\$4,104	\$3,520	85.77%	
Avemco Ins Co	10367	MD	\$1,368	0.02%	\$1,369	\$583	42.58%	
AXA Art Ins Corp	29530	NY	\$913	0.01%	\$848	\$26	3.06%	
AXA Corp Solutions Ins Co	33022	NY	\$1,317	0.02%	\$1,303	\$2,955	226.73%	
AXA Re Amer Ins Co	11835	DE	\$7	0.00%	\$7	\$0	7.06%	
AXIS Reins Co	20370	NY	\$1,045	0.01%	\$327	\$84	25.67%	
Balboa Ins Co	24813	CA	\$14,742	0.19%	\$12,614	\$6,248	49.53%	
Bancisure Inc	18538	OK	\$768	0.01%	\$695	\$219	31.47%	
Bankers Ins Co	33162	FL	\$310	0.00%	\$193	(\$39)		(20.32)%
Bankers Standard Ins Co	18279	PA	\$0	0.00%	\$1	\$251	20768.10%	
BCS Ins Co	38245	OH	\$272	0.00%	\$556	\$264	47.47%	
Benchmark Ins Co	41394	KS	\$1,563	0.02%	\$1,364	\$202	14.83%	
Berkley Ins Co	32603	DE	\$171	0.00%	\$183	\$114	62.29%	
Berkley Regional Ins Co	29580	DE	\$0	0.00%	\$1	\$0	34.98%	
Birmingham Fire Ins Co Of PA	19402	PA	\$1,212	0.02%	\$481	\$181	37.50%	
Bituminous Cas Corp	20095	IL	\$1	0.00%	\$1	\$0	0.00%	
Bond Safeguard Ins Co	27081	IL	\$1	0.00%	\$0	\$52	13917.87%	
Brotherhood Mut Ins Co	13528	IN	\$688	0.01%	\$564	\$109	19.26%	
California Cas Ind Exch	20117	CA	\$4,818	0.06%	\$4,270	\$2,925	68.51%	
California Ins Co	38865	CA	\$0	0.00%	\$0	\$709	0.00%	
Camden Fire Ins Assoc	21946	NJ	\$0	0.00%	\$0	\$0	0.00%	

**State of Washington**  
**Office of Insurance Commissioner**

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**2004 Washington Market Share and Loss Ratio**

**Line of Business: Property and Casualty Totals (excludes Accident and Health)**

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Camico Mut Ins Co	36340	CA	\$1,404	0.02%	\$1,348	\$162	12.00%
Canal Ins Co	10464	SC	\$8,204	0.11%	\$8,085	\$5,649	69.86%
Capitol Ind Corp	10472	WI	\$1,959	0.03%	\$2,908	\$2,059	70.82%
Carolina Cas Ins Co	10510	FL	\$3,162	0.04%	\$2,788	\$2,542	91.19%
Cascade Natl Ins Co	10175	WA	\$5,674	0.07%	\$6,610	\$5,294	80.09%
Centennial Ins Co	19909	NY	\$1,286	0.02%	\$2,485	\$1,798	72.33%
Central States Ind Co Of Omaha	34274	NE	\$2,421	0.03%	\$2,419	(\$24)	(0.97)%
Centre Ins Co	34649	DE	\$722	0.01%	\$803	\$516	64.22%
Century Ind Co	20710	PA	\$0	0.00%	\$0	\$6,220	0.00%
Century-Natl Ins Co	26905	CA	\$370	0.00%	\$200	\$113	56.34%
Charter Oak Fire Ins Co	25615	CT	\$9,907	0.13%	\$9,505	\$4,653	48.96%
Chicago Ins Co	22810	IL	\$2,080	0.03%	\$2,270	\$3,534	155.66%
Chubb Ind Ins Co	12777	NY	\$2	0.00%	\$2	(\$13)	(664.37)%
Church Mut Ins Co	18767	WI	\$8,098	0.11%	\$7,857	\$1,119	14.24%
CIM Ins Corp	22004	MI	\$42	0.00%	\$36	\$17	46.82%
Cincinnati Ins Co	10677	OH	\$167	0.00%	\$181	\$316	174.16%
Civil Svc Employees Ins Co	10693	CA	\$546	0.01%	\$574	(\$251)	(43.71)%
Clarendon Natl Ins Co	20532	NJ	\$4,935	0.06%	\$4,292	\$8,828	205.70%
CMG Mortgage Assur Co	29114	WI	\$5	0.00%	\$6	\$0	7.05%
CMG Mortgage Ins Co	40266	WI	\$3,840	0.05%	\$3,675	\$493	13.40%
College Liability Ins Co A Recip RRG	44598	HI	\$783	0.01%	\$733	\$141	19.19%
Colonial American Cas & Surety Co	34347	MD	\$1,755	0.02%	\$1,717	\$121	7.06%
Colorado Cas Ins Co	41785	CO	(\$3)	0.00%	\$70	\$176	251.42%
Columbia Ins Co	27812	NE	\$2,233	0.03%	\$1,952	\$322	16.47%
Commerce & Industry Ins Co	19410	NY	\$2,671	0.03%	\$2,602	\$1,126	43.27%
Commercial Guaranty Cas Ins Co	21296	IN	(\$3)	0.00%	\$8	(\$5)	(64.29)%
Commercial Ins Co Of Newark NJ	20818	NJ	\$0	0.00%	\$0	\$1	0.00%
Commonwealth Ins Co Of Amer	10220	WA	\$10,218	0.13%	\$10,181	\$9,595	94.24%
Community Blood Cntr Exch RRG	13893	IN	\$127	0.00%	\$125	\$26	21.02%
Connie Lee Ins Co	24961	WI	\$0	0.00%	\$101	\$0	0.00%
Consolidated Ins Co	22640	IN	\$0	0.00%	\$0	\$99	0.00%
Constitution Ins Co	32190	NY	\$35	0.00%	\$49	(\$303)	(612.29)%
Consumer Specialties Ins Co RRG	10075	VT	\$0	0.00%	\$2	\$0	(0.82)%
Continental Cas Co	20443	IL	\$58,253	0.76%	\$56,076	\$30,517	54.42%
Continental Ins Co	35289	SC	\$3,450	0.04%	\$3,949	\$7,117	180.24%
Continental Western Ins Co	10804	IA	\$22,725	0.30%	\$20,863	\$4,488	21.51%
Contractors Bonding & Ins Co	37206	WA	\$24,054	0.31%	\$21,816	\$3,668	16.81%
Converis Ins North Amer Inc	22730	NJ	\$3,158	0.04%	\$5,637	\$2,957	52.46%
Coregis Ins Co	21318	IN	(\$8)	0.00%	(\$8)	\$4,626	(58657.84)%

**State of Washington  
Office of Insurance Commissioner**

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**2004 Washington Market Share and Loss Ratio**

**Line of Business: Property and Casualty Totals (excludes Accident and Health)**

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)	All Dollars in Thousands
Cornhusker Cas Co	20044	NE	\$15,674	0.20%	\$15,473	\$7,282	47.06%	
Country Cas Ins Co	20982	IL	\$4,117	0.05%	\$4,020	\$2,547	63.37%	
Country Mut Ins Co	20990	IL	\$52,450	0.68%	\$51,435	\$25,913	50.38%	
Country Pref Ins Co	21008	IL	\$10,119	0.13%	\$9,489	\$5,204	54.84%	
Courtesy Ins Co	26492	FL	\$58	0.00%	\$58	\$49	83.59%	
Opa Mut Ins Co Of Amer RRG	10164	VT	\$167	0.00%	\$163	\$58	35.76%	
Crum & Forster Ind Co	31348	DE	\$3	0.00%	\$7	\$2	22.21%	
Crusader Ins Co	14010	CA	\$0	0.00%	\$0	\$230	0.00%	
CSE Safeguard Ins Co	18953	CA	\$151	0.00%	\$167	(\$63)	(38.12)%	
Cumberland Cas & Surety Co	24660	FL	\$215	0.00%	\$635	\$133	20.88%	
Cumis Ins Society Inc	10847	WI	\$5,479	0.07%	\$5,567	\$2,735	49.12%	
DaimlerChrysler Ins Co	10499	MI	\$757	0.01%	\$576	\$275	47.80%	
Dairyland Ins Co	21164	WI	\$27,499	0.36%	\$27,417	\$15,081	55.01%	
Darwin Natl Assur Cp	16624	DE	\$43	0.00%	\$6	\$2	42.91%	
Deerbrook Ins Co	37907	IL	\$435	0.01%	\$433	\$434	100.17%	
Dentists Benefits Ins Co	18813	OR	\$3	0.00%	\$3	\$0	0.00%	
Depositors Ins Co	42587	IA	\$15,913	0.21%	\$15,339	\$8,209	53.52%	
Developers Surety And Ind Co	12718	IA	\$3,895	0.05%	\$3,761	\$485	12.89%	
Diamond State Ins Co	42048	IN	\$1,615	0.02%	\$1,454	\$3,085	212.16%	
Discover Prop & Cas Ins Co	36463	IL	\$4,855	0.06%	\$3,884	\$1,964	50.57%	
Doctors Co An Interns Exchn	34495	CA	\$28,458	0.37%	\$24,191	\$7,247	29.96%	
Economy Premier Assur Co	40649	IL	\$6,498	0.08%	\$6,667	\$2,505	37.57%	
Electric Ins Co	21261	MA	\$1,180	0.02%	\$1,269	\$1,939	152.84%	
Emergency Physicians Ins Co RRG	11714	NV	\$700	0.01%	\$539	\$83	15.38%	
Empire Fire & Marine Ins Co	21326	NE	\$9,459	0.12%	\$8,590	\$2,642	30.76%	
Employers Fire Ins Co	20648	MA	\$224	0.00%	\$213	\$783	368.20%	
Employers Ins of Wausau	21458	WI	\$5,619	0.07%	\$5,954	\$4,873	81.83%	
Employers Mut Cas Co	21415	IA	\$798	0.01%	\$761	\$914	120.12%	
Employers Reins Corp	39845	MO	\$1,802	0.02%	\$1,993	\$2,593	130.15%	
Encompass Ind Co	15130	IL	\$386	0.01%	\$43	\$0	0.63%	
Encompass Ins Co Of America	10071	IL	\$49,098	0.64%	\$35,116	\$11,902	33.89%	
Enumclaw Prop & Cas Ins Co	11232	WA	\$10,440	0.14%	\$0	\$5,726	0.00%	
Esurance Ins Co	25712	OK	\$1,624	0.02%	\$800	\$339	42.31%	
Euler American Credit Ind Co	20516	NY	\$1,891	0.02%	\$1,965	\$272	13.86%	
Everest Natl Ins Co	10120	AZ	\$977	0.01%	\$954	\$274	28.76%	
Evergreen Natl Ind Co	12750	OH	\$35	0.00%	\$16	\$4	24.01%	
Evergreen USA RRG Inc	38466	VT	\$74	0.00%	\$54	\$71	131.43%	
Excess Share Ins Corp	10003	OH	\$162	0.00%	\$162	\$0	0.00%	
Executive Risk Ind Inc	35181	DE	\$14,857	0.19%	\$14,155	\$21,513	151.97%	

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**2004 Washington Market Share and Loss Ratio**

**Line of Business: Property and Casualty Totals (excludes Accident and Health)**

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Explorer Ins Co	40029	AZ	\$0	0.00%	\$0	\$0	(650.00)%
Factory Mut Ins Co	21482	RI	\$48,433	0.63%	\$52,120	\$547	1.05%
Fairfield Ins Co	44784	CT	\$0	0.00%	\$2	(\$26)	(1224.68)%
Fairmont Premier Ins Co	25518	CA	\$971	0.01%	\$970	\$590	60.75%
Fairmont Specialty Ins Co	24384	DE	\$1,308	0.02%	\$1,225	\$483	39.43%
Farmers Alliance Mut Ins Co	19194	KS	\$5,322	0.07%	\$5,322	\$5,863	110.18%
Farmers Home Mut Ins Co	13846	MN	\$2,602	0.03%	\$2,754	\$1,282	46.55%
Farmers Ins Co Of WA	21644	WA	\$490,583	6.38%	\$483,784	\$304,342	62.91%
Farmers Ins Exch	21652	CA	\$53,188	0.69%	\$49,168	\$27,342	55.61%
Farmington Cas Co	41483	CT	\$75	0.00%	\$86	(\$442)	(515.29)%
Farmland Mut Ins Co	13838	IA	\$5,458	0.07%	\$5,292	\$2,777	52.48%
Federal Ins Co	20281	IN	\$94,404	1.23%	\$87,307	\$27,220	31.18%
Federated Mut Ins Co	13935	MN	\$14,038	0.18%	\$13,344	\$5,402	40.48%
Federated Rural Electric Ins Exch	11118	KS	\$1,824	0.02%	\$1,831	\$1,048	57.22%
Federated Service Ins Co	28304	MN	\$852	0.01%	\$686	(\$179)	(26.04)%
FFG Ins Co	43460	TX	\$2,397	0.03%	\$1,585	\$764	48.22%
Fidelity & Cas Co Of NY	35270	SC	\$3	0.00%	\$9	(\$4,181)	(44624.11)%
Fidelity & Deposit Co Of MD	39306	MD	\$14,876	0.19%	\$13,002	\$4,275	32.88%
Fidelity & Guaranty Ins Co	35386	IA	\$2,753	0.04%	\$2,862	\$2,960	103.40%
Fidelity & Guaranty Ins Underwriters	25879	WI	\$1,606	0.02%	\$1,699	\$994	58.49%
Fidelity Natl Ins Co	25180	CA	\$4,134	0.05%	\$2,535	\$1,362	53.71%
Fidelity Natl Prop and Cas Ins Co	16578	NY	\$1,245	0.02%	\$1,129	\$130	11.52%
Financial Guaranty Ins Co	12815	NY	\$3,337	0.04%	\$2,086	\$0	0.00%
Financial Ind Co	19982	CA	\$38,861	0.51%	\$39,021	\$25,827	66.19%
Financial Security Assur Inc	18287	NY	\$10,188	0.13%	\$2,517	\$0	0.00%
Firemans Fund Ins Co	21873	CA	\$38,941	0.51%	\$37,975	\$13,655	35.96%
Firemans Fund Ins Co Of NE	38474	NE	\$0	0.00%	\$0	(\$14)	0.00%
Firemans Fund Ins Co Of WI	37273	WI	\$0	0.00%	\$0	(\$35)	196738.89%
Firemens Ins Co Of Newark NJ	20850	NJ	\$6,333	0.08%	\$5,204	\$4,407	84.69%
First American Prop & Cas Ins Co	37710	CA	\$1	0.00%	\$4	\$0	0.00%
First Colonial Ins Co	29980	FL	\$2,124	0.03%	\$599	\$1,072	178.96%
First Financial Ins Co	11177	IL	\$9	0.00%	\$165	\$186	113.07%
First Liberty Ins Corp	33588	IA	\$18	0.00%	\$17	\$14	82.83%
First Natl Ins Co Of Amer	24724	WA	\$14,689	0.19%	\$9,541	\$2,860	29.98%
First Sealord Surety Inc	28519	PA	\$30	0.00%	\$30	\$1	3.76%
Florists Mut Ins Co	13978	IL	\$609	0.01%	\$641	\$209	32.52%
Folsom America Reins Co	38776	NY	\$0	0.00%	\$0	(\$20)	(44534.09)%
Foremost Ins Co	11185	MI	\$26,229	0.34%	\$23,218	\$9,921	42.73%
Foremost Property & Cas Ins Co	11800	MI	\$4,295	0.06%	\$4,060	\$2,010	49.51%

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**2004 Washington Market Share and Loss Ratio**

**Line of Business: Property and Casualty Totals (excludes Accident and Health)**

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Foremost Signature Ins Co	41513	MI	\$27,284	0.35%	\$25,762	\$12,156	47.19%
Fortress Ins Co	10801	IL	\$342	0.00%	\$242	\$33	13.45%
Fraternal Beneficial Assoc	29360	WA	\$67	0.00%	\$67	\$5	7.95%
Ge Residential Mortgage Ins Corp NC	29823	NC	\$0	0.00%	\$0	\$0	0.00%
Geico Cas Co	41491	MD	\$20,101	0.26%	\$21,683	\$11,576	53.39%
Geico General Ins Co	35832	MD	\$84,856	1.10%	\$82,786	\$59,490	71.88%
Geico Ind Co	22055	MD	\$47,823	0.62%	\$43,370	\$27,213	62.75%
Gen Elec Mortgage Ins Corp Of NC	16675	NC	\$0	0.00%	\$0	\$0	0.00%
General Cas Co Of WI	24414	WI	\$23	0.00%	\$26	\$111	432.23%
General Electric Mortgage Ins Corp	38458	NC	\$13,894	0.18%	\$14,081	\$1,609	11.43%
General Fire & Cas Co	37931	ID	\$2,924	0.04%	\$2,311	\$7,888	341.40%
General Ins Co Of Amer	24732	WA	\$58,791	0.76%	\$46,946	\$77,675	165.46%
General Reins Corp	22039	DE	\$1,401	0.02%	\$1,501	\$909	60.55%
General Security Natl Ins Co	39322	NY	\$0	0.00%	\$0	(\$29)	0.00%
General Star Natl Ins Co	11967	OH	\$563	0.01%	\$778	\$480	61.75%
General Us Branch	11231	NY	\$0	0.00%	\$0	(\$93)	0.00%
Genesis Ins Co	38962	CT	\$5,031	0.07%	\$5,221	(\$1,622)	(31.06)%
Geovera Ins Co	10799	MD	\$590	0.01%	\$497	\$0	0.00%
Genling Amer Ins Co	41343	NY	\$336	0.00%	\$337	(\$77)	(22.97)%
Glens Falls Ins Co	34622	DE	\$2,391	0.03%	\$16,629	\$6,048	36.37%
Golden Ins Co RRG	11145	NV	\$3	0.00%	\$2	\$0	4.19%
Government Employees Ins Co	22063	MD	\$46,349	0.60%	\$45,732	\$31,909	69.68%
Grain Dealers Mut Ins Co	22098	IN	\$0	0.00%	\$0	\$0	0.00%
Grange Ins Assn	22101	WA	\$57,638	0.75%	\$57,084	\$28,952	50.72%
Granite State Ins Co	23809	PA	\$10,216	0.13%	\$6,073	\$1,225	20.17%
Gray Ins Co	36307	LA	\$6	0.00%	\$6	\$0	0.00%
Great American Alliance Ins Co	26832	OH	\$315	0.00%	\$321	\$11,158	3474.39%
Great American Assur Co	26344	OH	\$37,854	0.49%	\$36,615	\$7,046	19.24%
Great American Ins Co	16691	OH	\$12,014	0.16%	\$11,536	\$8,428	73.06%
Great American Ins Co of NY	22136	NY	\$8,322	0.11%	\$8,707	\$10,830	124.38%
Great American Protection Ins Co	38580	IN	\$0	0.00%	\$0	(\$28)	0.00%
Great American Security Ins Co	31135	OH	\$73	0.00%	\$371	\$14	3.73%
Great American Spirit Ins Co	33723	IN	\$10	0.00%	\$82	(\$18)	(22.09)%
Great Divide Ins Co	25224	ND	\$0	0.00%	\$0	(\$27)	0.00%
Great Northern Ins Co	20303	MN	\$3,703	0.05%	\$3,949	\$15,255	386.31%
Great West Cas Co	11371	NE	\$27,285	0.35%	\$25,155	\$12,373	49.19%
Greenwich Ins Co	22322	DE	\$9,942	0.13%	\$9,194	\$6,294	68.46%
Guarantee Co Of North America USA	36650	MI	\$3	0.00%	\$1	\$0	0.00%
Guarantee Ins Co	11398	SC	\$0	0.00%	\$0	\$0	0.00%

**State of Washington  
Office of Insurance Commissioner**

All Authorized Companies  
Zero Premium and Loss Companies Excluded

**2004 Washington Market Share and Loss Ratio**

**Line of Business: Property and Casualty Totals (excludes Accident and Health)**

Company Name	NAIC Code	Dom	Direct Premium Written	Market Share	Direct Premium Eamed	Direct Losses Incurred	Loss Ratio(1)
Guaranty Natl Ins Co	11401	CO	\$3,084	0.04%	\$3,465	\$1,897	54.74%
Guideone Elite Ins Co	42803	IA	\$1,964	0.03%	\$1,931	\$1,157	59.89%
Guideone Mut Ins Co	15032	IA	\$3,856	0.05%	\$3,963	\$1,534	38.71%
Guideone Specialty Mut Ins Co	14559	IA	\$1,346	0.02%	\$1,381	\$19	1.39%
Gulf Ins Co	22217	CT	\$8,379	0.11%	\$11,835	\$29,879	252.46%
Hanover Ins Co	22292	NH	\$70	0.00%	\$77	(\$38)	(48.86)%
Harcos Natl Ins Co	26433	IL	\$6,405	0.08%	\$5,548	\$3,265	58.85%
Harleysville Ins Co	23582	MIN	\$58	0.00%	\$44	\$21	47.63%
Hartford Accid & Ind Co	22357	CT	\$3,096	0.04%	\$3,554	\$2,668	75.08%
Hartford Cas Ins Co	29424	IN	\$34,036	0.44%	\$31,779	\$15,309	48.17%
Hartford Fire In Co	19682	CT	\$28,005	0.36%	\$28,126	\$12,534	44.56%
Hartford Ins Co Of The Midwest	37478	IN	\$22,612	0.29%	\$22,972	\$13,475	58.66%
Hartford Steam Boil Inspec & Ins Co	11452	CT	\$7,389	0.10%	\$7,104	\$478	6.73%
Hartford Underwriters Ins Co	30104	CT	\$61,012	0.79%	\$61,527	\$36,160	58.77%
Heritage Casualty Ins Co	32077	IL	\$9	0.00%	\$9	\$1	15.53%
Heritage Ind Co	38527	CA	\$407	0.01%	\$618	\$373	60.38%
High Tech Services RRG Inc	11672	VT	\$1	0.00%	\$0	\$0	0.00%
Homestead Ins Co Of The Midwest	13927	ND	\$1,607	0.02%	\$866	\$117	13.50%
Horace Mann Ins Co	22578	IL	\$4,464	0.06%	\$4,358	\$2,266	52.00%
Housing Authority RRG Inc	26797	VT	\$857	0.01%	\$859	\$721	84.01%
Houston General Ins Co	38849	TX	\$0	0.00%	\$0	\$694	0.00%
Hudson Ins Co	25054	DE	\$628	0.01%	\$541	\$225	41.64%
Illinois Natl Ins Co	23817	IL	\$20,769	0.27%	\$22,548	\$16,268	72.15%
Indemnity Co Of CA	25550	CA	\$1,340	0.02%	\$1,113	(\$3)	(0.29)%
Indemnity Ins Co Of North Amer	43575	PA	\$6,276	0.08%	\$6,135	\$6,060	98.78%
Indiana Ins Co	22659	IN	\$10	0.00%	\$10	\$683	7016.66%
Indiana Lumbermens Mut Ins Co	14265	IN	\$123	0.00%	\$97	\$23	24.05%
Industrial Underwriters Ins Co	21075	TX	\$0	0.00%	\$0	(\$42)	0.00%
Infinity Ins Co	22268	IN	\$0	0.00%	\$0	\$48	0.00%
Infinity Select Ins Co	20260	IN	\$0	0.00%	\$0	\$28	0.00%
Insurance Co Of North Amer	22713	PA	\$3,052	0.04%	\$3,819	\$1,442	37.75%
Insurance Co Of The State Of PA	19429	PA	\$21,696	0.28%	\$20,462	\$7,274	35.55%
Insurance Co Of The West	27847	CA	\$5,219	0.07%	\$4,657	\$1,078	23.15%
Insurance Corp Of Hannover	37257	IL	\$5,285	0.07%	\$5,793	\$1,372	23.69%
Insurance Corp Of NY	18341	NY	\$56	0.00%	\$188	\$4,678	2483.87%
Integon Ind Corp	22772	NC	\$18,676	0.24%	\$17,062	\$10,112	59.27%
Integon Preferred Ins Co	31488	NC	\$116	0.00%	\$48	\$73	153.53%
International Bus & Merc Reassur Co	24139	IL	\$3	0.00%	\$3	\$0	0.00%
International Fidelity Ins Co	11592	NU	\$794	0.01%	\$733	\$1	0.08%

**State of Washington  
Office of Insurance Commissioner**

All Authorized Companies  
Zero Premium and Loss Companies Excluded

**2004 Washington Market Share and Loss Ratio**

**Line of Business: Property and Casualty Totals (excludes Accident and Health)**

Company Name	NAIC Code	Dom	Direct Premium Written	Market Share	Direct Premium Eamed	Direct Losses Incurred	Loss Ratio(1)
Interstate Ind Co	22837	IL	\$1,469	0.02%	\$1,494	\$1,011	67.69%
Jefferson Ins Co	11630	NY	\$0	0.00%	\$0	\$13	10334.62%
Jewelers Mut Ins Co	14354	WI	\$1,825	0.02%	\$1,803	\$289	16.01%
Kemper Cas Ins Co	27138	IL	\$109	0.00%	\$398	(\$236)	(59.27)%
Lancer Ins Co	26077	IL	\$2,866	0.04%	\$2,901	\$1,089	37.52%
Landmark Ins Co	35637	CA	\$0	0.00%	\$0	\$313	0.00%
Laurier Ind Co	35246	WI	\$4	0.00%	\$4	\$0	0.00%
Leader Ins Co	11738	OH	\$0	0.00%	\$0	\$80	0.00%
Lewis & Clark LTC RRG Inc	11947	NV	\$592	0.01%	\$571	\$272	47.61%
Lexon Ins Co	13307	TX	\$254	0.00%	\$208	\$26	12.45%
Liberty Ins Corp	42404	IL	\$7,387	0.10%	\$6,934	\$3,985	57.47%
Liberty Ins Underwriters Inc	19917	NY	\$12,332	0.16%	\$12,220	\$10,315	84.41%
Liberty Mut Fire Ins Co	23035	MA	\$65,273	0.85%	\$56,860	\$29,943	52.66%
Liberty Mut Ins Co	23043	MA	\$13,240	0.17%	\$12,071	\$1,546	12.81%
Liberty Northwest Ins Corp	41939	OR	\$11,572	0.15%	\$10,340	\$8,535	82.54%
Liberty Personal Ins Co	11746	MI	\$0	0.00%	\$0	(\$1)	0.00%
Lincoln General Ins Co	33855	PA	\$8,716	0.11%	\$9,455	\$4,296	45.44%
LM General Ins Co	36447	DE	\$216	0.00%	\$386	\$245	63.46%
LM Ins Corp	33600	IA	\$23	0.00%	\$14	\$3	21.83%
LM Personal Ins Co	36439	DE	\$0	0.00%	\$0	\$136	0.00%
LM Property and Casualty Ins. Co.	322352	IN	\$1,531	0.02%	\$3,866	\$2,418	62.55%
Lumbermens Mut Cas Co	22977	IL	(\$667)	-0.01%	(\$203)	(\$26,170)	12868.82%
Lumbermens Underwriting Alliance	23108	MO	\$3,043	0.04%	\$2,691	\$140	5.21%
Lyndon Property Ins Co	35769	MO	\$1,641	0.02%	\$205	\$558	69.31%
Maine Bonding & Cas Co	19321	ME	\$0	0.00%	\$0	\$0	0.00%
Majestic Ins Co	42269	CA	\$2,910	0.04%	\$1,864	\$3,423	183.60%
Manufacturers Alliance Ins Co	36897	PA	(\$16)	0.00%	(\$9)	(\$9)	107.99%
Market American Ins Co	28932	VA	\$4,618	0.06%	\$5,293	\$3,473	65.61%
Market Ins Co	38970	IL	\$4,944	0.06%	\$3,397	\$1,019	29.98%
Maryland Cas Co	19356	MD	\$10,334	0.13%	\$10,168	\$32,201	316.68%
Massachusetts Bay Ins Co	22306	NH	\$2	0.00%	\$2	(\$95)	(4835.73)%
MBIA Ins Corp	12041	NY	\$9,673	0.13%	\$5,583	\$0	0.00%
MBIA Ins Corp Of IL	23825	IL	\$0	0.00%	\$728	\$0	0.00%
MedAmerica Mut RRG Inc	26257	HI	\$80	0.00%	\$116	(\$407)	(352.46)%
Medical Ins Exch Of CA	32433	CA	\$78	0.00%	\$77	\$125	161.89%
Medical Protective Co	11843	IN	\$15,523	0.20%	\$15,600	\$11,549	74.03%
Medmarc Cas Ins Co	22241	VT	\$95	0.00%	\$93	\$3,925	4230.18%
Mental Health RRG	44237	VT	\$434	0.01%	\$430	\$207	48.22%
Merasstar Ins Co	31968	TN	\$518	0.01%	\$536	\$15	2.83%

**State of Washington**  
**Office of Insurance Commissioner**

All Authorized Companies  
Zero Premium and Loss Companies Excluded

**2004 Washington Market Share and Loss Ratio**

**Line of Business: Property and Casualty Totals (excludes Accident and Health)**

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Merchants Bonding Co (Mutual)	14494	IA	\$419	0.01%	\$300	\$17	5.77%
Metropolitan Cas Ins Co	40169	RI	\$34,078	0.44%	\$32,179	\$20,101	62.47%
Metropolitan General Ins Co	39950	RI	\$1,749	0.02%	\$1,969	\$1,247	63.33%
Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$13,660	0.18%	\$13,424	\$7,454	55.53%
Metropolitan Property & Cas Ins Co	26298	RI	\$20,307	0.26%	\$18,744	\$7,090	37.83%
MGIC Ind Corp	18740	WI	\$2	0.00%	\$3	\$0	0.00%
MIC Prop & Cas Ins Corp	388601	MI	\$472	0.01%	\$796	\$241	30.28%
Mid-Century Ins Co	21687	CA	\$73,983	0.96%	\$74,018	\$53,089	71.72%
Mid-Continent Cas Co	23418	OK	\$9	0.00%	\$9	\$808	9319.84%
Midwest Employers Cas Co	23612	DE	\$3,339	0.04%	\$3,255	\$3,588	110.23%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$4,530	0.06%	\$4,624	\$1,932	41.78%
Mitsui Sumitomo Ins USA Inc	22551	NY	\$339	0.00%	\$322	\$143	44.54%
Monumental General Cas Co	31232	MD	\$506	0.01%	\$609	(\$60)	(9.89)%
Mortgage Guaranty Ins Corp	29858	WI	\$38,418	0.50%	\$38,546	\$23,254	60.33%
Motors Ins Corp	22012	MI	\$443	0.01%	\$443	\$178	40.16%
Mutual Of Enumclaw Ins Co	14461	WA	\$173,192	2.25%	\$178,941	\$70,415	39.35%
Mutual Service Cas Ins Co	23647	MN	\$0	0.00%	\$0	(\$275)	0.00%
National Alliance Ins Co	30945	MO	\$0	0.00%	\$0	\$114	0.00%
National American Ins Co	23663	OK	\$6	0.00%	\$6	(\$9)	(150.05)%
National American Ins Co Of CA	23671	CA	\$0	0.00%	\$0	\$338	0.00%
National Cas Co	11991	WI	\$19,387	0.25%	\$16,454	\$6,556	39.84%
National Continental Ins Co	10243	NY	\$385	0.01%	\$389	\$204	52.37%
National Farmers Union Prop & Cas	16217	CO	\$791	0.01%	\$751	\$1,926	256.29%
National Fire Ins Co Of Hartford	20478	CT	\$4,544	0.06%	\$4,111	\$763	18.56%
National General Ins Co	23728	MO	\$12,820	0.17%	\$12,752	\$7,166	56.19%
National Home Ins Co RRG	44016	CO	\$1,904	0.02%	\$697	\$41	5.88%
National Ind Co	20087	NE	\$6,075	0.08%	\$6,008	\$3,826	63.68%
National Interstate Ins Co	32620	OH	\$2,193	0.03%	\$2,242	\$1,530	68.24%
National Liab & Fire Ins Co	20052	CT	\$825	0.01%	\$496	\$259	52.19%
National Merit Ins Co	39004	WA	\$17,551	0.23%	\$18,104	\$11,692	64.56%
National Reins Corp	34835	DE	\$0	0.00%	\$0	(\$4)	0.00%
National Specialty Ins Co	22608	TX	\$181	0.00%	\$161	\$0	0.00%
National Surety Corp	21881	IL	\$19,456	0.25%	\$18,449	\$8,756	47.46%
National Union Fire Ins Co Of Pitts	19445	PA	\$73,777	0.96%	\$69,762	\$43,462	62.30%
Nationwide Agribusiness Ins Co	28223	IA	\$2,335	0.03%	\$1,890	\$1,294	68.45%
Nationwide Assur Co	10723	WI	\$5,011	0.07%	\$5,415	\$2,764	51.04%
Nationwide Mut Fire Ins Co	23779	OH	\$24,855	0.32%	\$24,738	\$11,374	45.99%
Nationwide Mut Ins Co	23787	OH	\$65,876	0.86%	\$62,240	\$38,863	62.44%
Nationwide Prop & Cas Ins Co	37877	OH	\$5,117	0.07%	\$5,468	\$3,506	64.11%

**State of Washington  
Office of Insurance Commissioner**

All Authorized Companies  
Zero Premium and Loss Companies Excluded

**2004 Washington Market Share and Loss Ratio**

**Line of Business: Property and Casualty Totals (excludes Accident and Health)**

Company Name	NACIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)	All Dollars in Thousands
Navigators Ins Co	42307	NY	\$8,643	0.11%	\$9,718	\$6,140	63.18%	
NCMIC Ins Co	15865	IA	\$1,825	0.02%	\$1,511	\$187	12.40%	
New England Ins Co	21830	CT	\$0	0.00%	\$0	(\$5,325)	0.00%	
New Hampshire Ind Co Inc	23833	PA	\$1,553	0.02%	\$2,025	\$1,753	86.56%	
New Hampshire Ins Co	23841	PA	\$3,976	0.05%	\$3,279	\$3,464	105.63%	
New South Ins Co	12130	NC	\$6,416	0.08%	\$8,274	\$5,255	63.52%	
New York Marine & Genl Ins Co	16608	NY	\$4,982	0.06%	\$5,260	\$2,116	40.22%	
Newport Ins Co	24848	AZ	\$0	0.00%	\$0	\$0	0.00%	
Newport Mut Ins RRG Inc	10967	HI	\$4	0.00%	\$62	\$47	74.92%	
Niagara Fire Ins Co	35106	DE	\$0	0.00%	\$0	\$0	0.00%	
Nipponkoa Ins Co Ltd U.S. Branch	27073	NY	\$287	0.00%	\$294	(\$63)	(21.41)%	
NIPPONKOA Ins Co of America	12190	NY	\$5	0.00%	\$5	\$5	107.18%	
North American Elite Ins Co	29700	NH	\$6	0.00%	\$13	\$1	3.94%	
North American Specialty Ins Co	29874	NH	\$10,255	0.13%	\$9,132	\$9,290	101.74%	
North Pacific Ins Co	23892	OR	\$64,346	0.84%	\$63,152	\$34,841	55.17%	
North Pointe Ins Co	27740	MI	\$594	0.01%	\$342	\$21	6.28%	
North River Ins Co	21105	NJ	\$769	0.01%	\$475	\$208	43.89%	
North Star Rein Corp	22047	DE	\$0	0.00%	\$0	\$8	0.00%	
Northbrook Ind Co	36455	IL	\$3,883	0.05%	\$4,024	\$2,331	57.92%	
Northern Assur Co Of Amer	38369	MA	\$2,886	0.04%	\$873	\$663	75.94%	
Northern Ins Co Of NY	19372	NY	\$6,379	0.08%	\$5,520	\$6,395	115.84%	
Northland Cas Co	24031	MN	\$607	0.01%	\$713	\$419	58.82%	
Northland Ins Co	24015	MN	\$8,328	0.11%	\$8,993	\$4,688	52.13%	
Northwest Dentists Ins Co	32417	WA	\$4,043	0.05%	\$4,043	\$1,472	36.40%	
Northwest Physicians Mut Ins Co	43583	OR	\$437	0.01%	\$387	\$299	77.16%	
Northwestern Pacific Ind Co	20338	OR	\$386	0.01%	\$354	\$335	94.55%	
Occidental Fire & Cas Co Of NC	23248	NC	\$0	0.00%	\$0	\$0	0.00%	
Ohio Ins Co	35602	OH	\$8	0.00%	\$8	\$886	10762.44%	
Ohio Cas Ins Co	24074	OH	\$31,618	0.41%	\$30,981	\$19,363	62.50%	
Ohio Farmers Ins Co	24104	OH	\$21	0.00%	\$16	\$0	1.87%	
Ohio Ind Co	26565	OH	\$16	0.00%	\$47	\$50	106.07%	
Ohio Security Ins Co	24082	OH	\$0	0.00%	\$0	(\$2)	0.00%	
Old Republic Ins Co	24147	PA	\$9,430	0.12%	\$8,797	\$3,720	42.29%	
Old Republic Surety Co	40444	WI	\$759	0.01%	\$744	\$99	13.28%	
Old United Cas Co	37060	KS	\$49	0.00%	\$178	\$173	97.47%	
Omaha Prop & Cas Ins Co	37540	NE	\$67	0.00%	\$1,199	\$1,098	91.55%	
Omni Ind Co	34940	IL	\$658	0.01%	\$875	\$432	49.36%	
Omni Ins Co	39098	IL	\$12,218	0.16%	\$13,204	\$11,103	84.08%	
Oms Natl Ins Co Rrg	44121	IL	\$569	0.01%	\$499	\$491	98.42%	

**State of Washington**  
**Office of Insurance Commissioner**

All Authorized Companies  
Zero Premium and Loss Companies Excluded

**2004 Washington Market Share and Loss Ratio**

**Line of Business: Property and Casualty Totals (excludes Accident and Health)**

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
OneBeacon America Ins Co	20621	MA	\$5,547	0.07%	\$8,080	\$1,209	14.96%
OneBeacon Ins Co	21970	PA	\$6,247	0.08%	\$5,496	\$13,071	237.82%
Ooida RRG Inc	10353	VT	\$395	0.01%	\$381	\$127	33.26%
Ophthalmic Mut Ins Co RRG	44105	VT	\$759	0.01%	\$730	\$283	38.72%
Oregon Automobile Ins Co	23922	OR	\$16,934	0.22%	\$15,647	\$7,795	49.82%
Oregon Mut Ins Co	14907	OR	\$22,124	0.29%	\$20,323	\$10,556	51.94%
Pacific Employers Ins Co	22748	PA	\$4	0.00%	(\$9)	\$197	(2176.44)%
Pacific Ind Co	20346	WI	\$2,210	0.03%	\$2,164	\$363	16.77%
Pacific Pioneer Ins Co	40550	CA	\$0	0.00%	\$0	\$0	0.00%
Pacific Specialty Ins Co	37850	CA	\$138	0.00%	\$137	\$0	0.33%
PACO Assur Co Inc	10222	IL	\$54	0.00%	\$37	\$31	81.84%
Peak Prop & Cas Ins Corp	18139	CO	\$512	0.01%	\$685	\$874	127.50%
Peerless Ins Co	24198	NH	\$1	0.00%	\$2	\$0	4.90%
Pemco Ins Co	18805	WA	\$80,611	1.05%	\$78,766	\$51,907	65.90%
Pemco Mut Ins Co	24341	WA	\$249,294	3.24%	\$243,422	\$140,305	57.64%
Penn-Amer Ins Co	32859	PA	\$202	0.00%	\$345	\$430	124.63%
Pennsylvania General Ins Co	21962	PA	(\$3)	0.00%	\$3	\$615	24245.51%
Pennsylvania Manufacturers Asn Ins C	12262	PA	\$106	0.00%	\$131	\$41	30.97%
Pennsylvania Manufacturers Ind Co	41424	PA	\$1	0.00%	\$0	\$0	432.71%
Pennsylvania Natl Mut Cas Ins Co	14990	PA	\$3	0.00%	\$2	\$0	0.00%
Pharmacists Mut Ins Co	13714	IA	\$616	0.01%	\$545	\$250	45.78%
Philadelphia Ind Ins Co	18058	PA	\$18,659	0.24%	\$18,008	\$6,711	37.26%
Phoenix Ins Co	25623	CT	\$2,737	0.04%	\$2,933	\$1,481	50.49%
Physicians Ins A Mut Co	40738	WA	\$93,823	1.22%	\$90,681	\$44,264	48.81%
Pioneer Ins Co	40312	MIN	(\$4)	0.00%	(\$4)	(\$117)	3223.38%
Platte River Ins Co.	18619	NE	\$257	0.00%	\$219	\$15	6.94%
PMI Mortgage Ins Co	27251	AZ	\$27,599	0.36%	\$27,692	\$5,787	20.90%
Podiatry Ins Co Of Amer A Mut Co	14460	IL	\$224	0.00%	\$219	(\$100)	(45.86)%
Preferred Physicians Medical RRG	44083	MO	\$756	0.01%	\$709	\$294	41.54%
Preferred Professional Ins Co	36234	NE	\$3,123	0.04%	\$3,071	\$554	18.05%
Premier Ins Exchange RRG	10101	VT	\$0	0.00%	\$0	\$4	0.00%
Princeton Ins Co	42226	NJ	\$15	0.00%	\$15	\$103	690.75%
ProBuilders Specialty Ins Co RRG	11671	DC	\$2,347	0.03%	\$1,432	\$430	30.00%
Professional Solutions Ins Co	11127	IA	\$578	0.01%	\$202	\$53	26.222%
Professionals Direct Ins Co	25585	MI	\$196	0.00%	\$230	\$104	45.14%
Progressive American Ins Co	24252	FL	\$15,397	0.20%	\$22,006	\$10,985	49.92%
Progressive Cas Ins Co	24260	OH	\$12,578	0.16%	\$17,126	\$7,101	41.46%
Progressive Classic Ins Co	42294	WI	\$14,318	0.19%	\$9,497	\$5,617	59.15%
Progressive Halcyon Ins Co	16322	OH	\$828	0.01%	\$1,718	\$1,183	68.90%

## State of Washington

## Office of Insurance Commissioner

All Authorized Companies  
Zero Premium and Loss Companies Excluded

2004 Washington Market Share and Loss Ratio  
Line of Business: Property and Casualty Totals (excludes Accident and Health)

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Progressive Max Ins Co	24279	OH	\$96,259	1.25%	\$94,626	\$47,680	50.39%
Progressive Northern Ins Co	38628	WI	\$15,373	0.20%	\$24,554	\$12,025	48.97%
Progressive Northwestern Ins Co	42919	OH	\$108,677	1.41%	\$82,872	\$43,193	52.12%
Progressive Preferred Ins Co	37834	OH	\$10,747	0.14%	\$18,978	\$10,393	54.76%
Progressive Specialty Ins Co	32786	OH	\$892	0.01%	\$1,893	\$351	18.54%
Progressive West Ins Co	27804	OH	\$2,098	0.03%	\$4,143	\$1,606	38.77%
Property & Cas Ins Co Of Hartford	34690	IN	\$39,128	0.51%	\$32,871	\$18,578	56.52%
Protective Ins Co	12416	IN	\$1,859	0.02%	\$1,877	\$1,297	69.11%
Providence Washington Ins Co	24295	RI	\$0	0.00%	\$0	\$289	0.00%
Public Service Mut Ins Co	15059	NY	\$4,453	0.06%	\$3,999	\$1,826	45.66%
QBE Ins Corp	39217	PA	\$20,722	0.27%	\$19,739	\$11,845	60.01%
Quadrant Ind Co	10829	CT	\$111	0.00%	\$44	\$15	34.15%
Quanta Ind Co	23752	CO	\$1,913	0.02%	\$365	\$168	46.09%
Radian Asset Assur Inc	36250	NY	\$0	0.00%	\$241	(\$1,120)	(465.24)%
Radian Guaranty Inc	33790	PA	\$19,439	0.25%	\$17,736	\$7,896	44.52%
Red Shield Ins Co	41580	WA	\$4,141	0.05%	\$3,988	\$885	22.31%
Redland Ins Co	37303	NJ	\$0	0.00%	\$0	(\$13)	0.00%
Regal Ins Co	38873	IN	\$0	0.00%	\$0	(\$33)	0.00%
Regent Ins Co	24449	WI	\$14	0.00%	\$12	(\$11)	(89.49)%
Republic Ind Co Of Amer	22179	CA	\$0	0.00%	\$0	\$8	0.00%
Republic Mortgage Ins Co	28452	NC	\$6,567	0.09%	\$6,438	\$1,612	25.04%
Republic Western Ins Co	31089	AZ	\$327	0.00%	\$329	(\$31)	(9.27)%
Residential Ins Co Inc A RRG	10691	HI	\$56	0.00%	\$22	\$0	0.00%
Response Worldwide Ins Co	26050	OH	\$393	0.01%	\$435	\$309	70.97%
RLI Ins Co	13056	IL	\$5,553	0.07%	\$6,943	\$2,050	29.53%
Rocky Mountain Fire & Cas Co	22128	WA	\$12,306	0.16%	\$12,515	\$7,938	63.43%
Royal Ind Co	24678	DE	(\$850)	-0.01%	\$9,290	\$9,183	98.85%
RSU Ind Co	22314	NH	\$9,943	0.13%	\$7,224	\$3,145	43.55%
Rural Community Ins Co	39039	MN	\$4,705	0.06%	\$5,028	\$3,737	74.34%
Safeco Ins Co Of Amer	24740	WA	\$183,418	2.39%	\$182,206	\$18,000	9.88%
Safeco Ins Co Of IL	39012	IL	\$246,958	3.21%	\$244,943	\$132,074	53.92%
Safeco Ins Co Of OR	11071	OR	\$0	0.00%	\$0	\$0	0.00%
Safety Natl Cas Corp	15105	MO	\$9,044	0.12%	\$8,137	\$11,494	141.25%
Sagamore Ins Co	40460	IN	\$266	0.00%	\$102	\$48	47.41%
Scottsdale Ind Co	15580	OH	\$0	0.00%	\$1	(\$22)	(1917.01)%
Sea Ins Co Of Amer	20354	NY	\$0	0.00%	\$0	(\$3)	0.00%
Seaboard Surety Co	22535	NY	\$213	0.00%	\$288	\$312	108.29%
SeaBright Ins Co	15563	IL	\$13,336	0.17%	\$8,909	\$4,456	50.02%
Seaton Ins Co	25763	RI	\$0	0.00%	\$0	\$884	0.00%

All Authorized Companies  
Zero Premium and Loss Companies Excluded

State of Washington  
Office of Insurance Commissioner  
2004 Washington Market Share and Loss Ratio

Line of Business: Property and Casualty Totals (excludes Accident and Health)							All Dollars in Thousands	
Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)	
Security Ins Co Of Hartford	24902	CT	\$1,910	0.02%	\$5,799	\$7,799	134.49%	
Security Natl Ins Co	19879	TX	\$5,621	0.07%	\$6,617	\$2,387	36.07%	
Select Ins Co	22233	TX	\$39	0.00%	\$63	(\$37)	(59.02)%	
Seneca Ins Co Inc	10936	NY	\$231	0.00%	\$225	\$0	0.00%	
Sentinel Assur RRG Inc	12005	HJ	\$5,249	0.07%	\$3,414	\$716	20.98%	
Sentinel Ins Co Ltd	11000	CT	\$8,948	0.12%	\$7,790	\$5,917	75.96%	
Sentry Ins A Mut Co	24988	WI	\$1,507	0.02%	\$1,425	\$665	46.69%	
Sentry Select Ins Co	21180	WI	\$6,677	0.09%	\$6,517	\$2,574	39.49%	
Service Ins Co	36560	FL	\$2	0.00%	\$2	\$0	0.00%	
Sirius Amer Ins Co	35408	DE	\$5,037	0.07%	\$4,852	\$2,861	58.97%	
Sompo Japan Ins Co of Amer	11126	NY	\$1,393	0.02%	\$1,213	\$304	25.04%	
Southern Ins Co	19216	TX	\$59	0.00%	\$59	\$0	0.00%	
St Charles Ins Co RRG	11114	SC	\$71	0.00%	\$71	\$43	60.00%	
St Paul Fire & Marine Ins Co	24767	MN	\$86,395	1.12%	\$89,315	\$57,444	64.32%	
St Paul Guardian Ins Co	24775	MN	\$1,180	0.02%	\$1,763	\$3,861	219.03%	
St Paul Medical Liability Ins Co	41750	MN	(\$98)	0.00%	(\$99)	(\$71)	72.17%	
St Paul Mercury Ins Co	24791	MN	\$14,932	0.19%	\$14,555	\$9,255	63.59%	
St. Paul Protective Ins Co	19224	IL	\$2	0.00%	\$2	\$172	8212.78%	
Standard Fire Ins Co	19070	CT	\$11,796	0.15%	\$12,148	\$2,414	19.87%	
Standard Guaranty Ins Co	42986	DE	\$121	0.00%	\$101	\$52	51.44%	
Star Ins Co	18023	MI	\$284	0.00%	\$174	\$81	46.80%	
Starmet Ins Co	40045	DE	\$290	0.00%	\$123	\$63	51.03%	
State Farm Fire And Cas Co	25143	IL	\$324,817	4.23%	\$312,816	\$136,160	43.53%	
State Farm General Ins Co	25151	IL	(\$1)	0.00%	(\$1)	(\$287)	34626.57%	
State Farm Mut Auto Ins Co	25178	IL	\$479,922	6.24%	\$480,707	\$295,682	61.51%	
State Natl Ins Co Inc	12831	TX	\$2,400	0.03%	\$1,979	\$852	43.04%	
Steel Tank Ins Co RRG	10476	VT	\$47	0.00%	\$46	\$28	59.93%	
Stonebridge Casualty Ins Co	10952	OH	\$1,441	0.02%	\$747	\$624	83.50%	
Stonewall Ins Co	10340	TX	\$5,078	0.07%	\$2,806	\$1,731	61.72%	
Stratford Ins Co	40436	NH	\$0	0.00%	\$0	\$0	0.00%	
SUA Ins Co	40134	IL	\$0	0.00%	\$0	(\$500)	0.00%	
Sutter Ins Co	32107	CA	\$2,316	0.03%	\$2,215	\$1,491	67.30%	
T.H.E. Ins Co	12866	LA	\$694	0.01%	\$737	\$70	9.53%	
Teachers Ins Co	22683	IL	\$2,332	0.03%	\$2,307	\$1,849	80.11%	
Terra Ins Co RRG	10113	VT	\$431	0.01%	\$431	(\$71)	(16.55)%	
TIG Ind Co	25496	CA	\$0	0.00%	\$7	(\$35)	(51.42)%	
TIG Ins Co	25534	CA	\$354	0.00%	\$1,330	\$3,396	255.36%	
TIG Specialty Ins Corp	25445	CA	\$121	0.00%	\$121	\$1	0.82%	

**State of Washington**  
**Office of Insurance Commissioner**

All Authorized Companies  
Zero Premium and Loss Companies Excluded

**2004 Washington Market Share and Loss Ratio**

**Line of Business: Property and Casualty Totals (excludes Accident and Health)**

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Titan Ind Co	13242	TX	\$0	0.00%	\$0	\$0	0.00%
Titan Ins Co Inc RRG	11153	SC	\$86	0.00%	\$25	\$0	0.00%
<u>Title Industry Assur Co RRG</u>	10084	VT	\$44	0.00%	\$40	(\$37)	(91.08)%
TNUS Ins Co	32301	NY	(\$41)	0.00%	\$51	(\$18)	(35.70)%
Tokio Marine & Nichido Fire Ins Co	12904	NY	\$3,195	0.04%	\$3,979	\$4,111	103.31%
Toyota Motor Ins Co	37621	IA	\$943	0.01%	\$893	\$637	71.25%
Trans Pacific Ins Co	41238	NY	\$0	0.00%	\$0	(\$28)	0.00%
Transcontinental Ins Co	20486	NY	\$7,663	0.10%	\$8,642	\$2,281	26.40%
Transguard Ins Co Of Amer Inc	28886	IL	\$673	0.01%	\$690	\$381	55.20%
Transportation Ins Co	20494	IL	\$15,597	0.20%	\$14,897	\$12,724	85.42%
Travco Ins Co	28188	CT	\$1,572	0.02%	\$1,481	\$708	47.80%
Travelers Cas & Surety Co	19038	CT	\$1,019	0.01%	\$1,308	\$5,670	433.62%
Travelers Cas & Surety Co Of Amer	31194	CT	\$29,320	0.38%	\$28,972	\$17,376	59.97%
Travelers Cas Co Of CT	36170	CT	\$0	0.00%	\$0	\$2	0.00%
Travelers Cas Ins Co Of Amer	19046	CT	\$0	0.00%	\$0	(\$263)	(195049.63)%
Travelers Commercial Ins Co	36137	CT	\$0	0.00%	\$0	\$2	0.00%
Travelers Home & Marine Ins Co	27998	CT	\$1	0.00%	\$1	(\$2)	(218.10)%
Travelers Ind Co	25658	CT	\$17,281	0.22%	\$17,013	\$8,813	51.80%
Travelers Ind Co Of Amer	25666	CT	\$14,660	0.19%	\$15,352	\$9,483	61.77%
Travelers Ind Co Of CT	25682	CT	\$6,998	0.09%	\$7,088	\$2,338	32.98%
Travelers Ins Co Accident Dept	39357	CT	\$0	0.00%	\$28	\$2,000	7142.93%
Travelers Property Cas Co Of Amer	25674	CT	\$30,462	0.40%	\$29,745	\$8,524	28.66%
Triad Guaranty Ins Corp	24350	IL	\$1,480	0.02%	\$1,492	\$205	13.73%
Trinity Universal Ins Co	19887	TX	\$7,233	0.09%	\$7,595	\$4,303	56.66%
Trinity Universal Ins Co Of KS	15954	KS	\$6,331	0.08%	\$6,397	\$4,162	65.06%
Triton Ins Co	41211	MO	\$741	0.01%	\$1,227	\$224	18.23%
Truck Ins Exch	21709	CA	\$39,812	0.52%	\$38,182	\$23,779	62.28%
Trumbull Ins Co	27120	CT	\$4,586	0.06%	\$5,335	\$6,393	119.83%
Twin City Fire Ins Co Co	29459	IN	\$7,089	0.09%	\$7,933	\$2,367	29.83%
Ulico Cas Co	37893	DE	\$156	0.00%	\$188	\$1,057	561.44%
Umalik Ins Co	40126	AK	\$3,471	0.05%	\$3,121	\$983	31.50%
Unigard Ind Co	25798	WA	\$20,053	0.26%	\$21,589	\$12,573	58.24%
Unigard Ins Co	25747	WA	\$71,501	0.93%	\$73,146	\$33,648	46.00%
Unigard Pacific Ins Co	11096	WA	\$0	0.00%	\$0	(\$135)	0.00%
Union Ins Co	25844	NE	\$0	0.00%	\$0	\$0	30.49%
United Educators Ins RRG Inc	10020	VT	\$1,657	0.02%	\$1,553	(\$89)	(5.76)%
United Fire & Cas Co	13021	IA	\$126	0.00%	\$116	\$2	1.72%
United Fincl Cas Co	11170	OH	\$7,391	0.10%	\$2,877	\$2,535	88.09%
United City Residential Ins Co	15873	NC	\$22,838	0.30%	\$22,957	\$1,333	5.81%

**State of Washington  
Office of Insurance Commissioner**

All Authorized Companies  
Zero Premium and Loss Companies Excluded

**2004 Washington Market Share and Loss Ratio**

**Line of Business: Property and Casualty Totals (excludes Accident and Health)**

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
United Gly Residential Ins Co Of NC	16667	NC	\$781	0.01%	\$748	\$193	25.87%
United Guaranty Mtg Indem Co	26999	NC	\$220	0.00%	\$221	\$9	4.27%
United Natl Specialty Ins Co	41335	WI	(\$18)	0.00%	\$25	(\$4)	(16.63)%
United Services Auto Assoc	25941	TX	\$153,562	2.00%	\$149,491	\$80,639	53.94%
United States Fire Ins Co	21113	DE	\$8,215	0.11%	\$8,981	\$4,459	49.65%
United States Liability Ins Co	25895	PA	\$1,574	0.02%	\$1,395	\$372	26.68%
Unitnit Auto & Home Ins Co	16063	NY	\$21,554	0.28%	\$18,088	\$10,983	60.72%
Universal Surety Of Amer	13200	TX	\$0	0.00%	\$0	\$0	(32.96)%
Universal Underwriters Ins Co	41181	KS	\$28,577	0.37%	\$27,304	\$13,279	48.63%
US Fidelity & Guaranty Co	25887	MD	\$9,657	0.13%	\$10,902	\$7,340	67.32%
US Specialty Ins Co	29599	TX	\$1,606	0.02%	\$1,573	\$1,026	65.22%
USAA Cas Ins Co	25968	TX	\$108,611	1.41%	\$105,108	\$57,479	54.69%
USAA General Ind Co	18600	TX	\$8,150	0.11%	\$8,635	\$4,215	48.81%
Utica Mut Ins Co	25976	NY	\$1,235	0.02%	\$1,093	(\$1,055)	(96.54)%
Valiant Ins Co	26611	IA	\$0	0.00%	(\$27)	(\$1,322)	4835.29%
Valley Forge Ins Co	20508	PA	\$6,914	0.09%	\$4,837	(\$2,681)	(55.43)%
Valley Ins Co	14133	CA	(\$1)	0.00%	(\$1)	(\$133)	10964.88%
Valley Prop & Cas Ins Co	10698	OR	\$0	0.00%	\$0	(\$40)	12901.94%
Vanliner Ins Co	21172	AZ	\$2,757	0.04%	\$2,738	\$1,001	36.56%
Verex Assure Inc	18759	WI	\$2	0.00%	\$2	(\$5)	(257.32)%
Verian Fire Ins Co MD	10815	MD	\$11	0.00%	\$11	\$0	0.00%
Vesta Fire Ins Corp	11762	IL	\$0	0.00%	\$0	\$4	1052.12%
Vigilant Ins Co	20397	NY	\$30,321	0.39%	\$29,076	\$9,514	32.72%
Viking Ins Co Of WI	13137	CO	\$41,354	0.54%	\$36,194	\$18,402	50.84%
Virginia Surety Co Inc	40827	IL	\$2,840	0.04%	\$2,198	\$5,185	235.93%
Voyager Property & Cas Ins Co	35971	SC	\$5,222	0.07%	\$5,286	\$2,844	53.80%
Wamer Ins Co	26085	IL	\$375	0.00%	\$410	\$517	126.27%
Washington Cas Co	42510	WA	\$6,815	0.09%	\$6,667	(\$2,838)	(42.57)%
Washington Intl Ins Co	32778	AZ	\$485	0.01%	\$536	\$91	16.97%
Wausau Business Ins Co	26069	WI	\$1,538	0.02%	\$1,362	\$1,112	81.66%
Wausau Underwriters Ins Co	26042	WI	\$2,245	0.03%	\$2,547	\$2,290	89.92%
Wesco Ins Co	25011	DE	\$432	0.01%	\$1,357	\$34	2.54%
West American Ins Co	44393	IN	\$11,024	0.14%	\$10,912	\$10,931	100.18%
Westchester Fire Ins Co	21121	NY	\$6,589	0.09%	\$9,126	\$4,487	49.16%
Western Home Ins Co	26395	MN	\$1,543	0.02%	\$1,660	\$305	18.38%
Western Natl Assur Co	24465	WA	\$13,628	0.18%	\$12,560	\$8,082	64.35%
Western Pacific Mut Ins Co RRG	40940	CO	\$1,427	0.02%	\$963	\$695	72.13%
Western Professional Ins Co	10942	WA	\$11,100	0.14%	\$13,551	\$10,818	79.83%
Western Protectors Ins Co	30961	OR	\$3,299	0.04%	\$3,653	\$2,333	63.87%

**State of Washington**  
**Office of Insurance Commissioner**

**2004 Washington Market Share and Loss Ratio**

All Authorized Companies  
Zero Premium and Loss Companies Excluded

Company Name	Line of Business: Property and Casualty Totals (excludes Accident and Health)						All Dollars in Thousands
	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	
Western Surety Co	13188	SD	\$4,593	0.06%	\$4,106	\$880	21.42%
Westfield Ins Co	24112	OH	\$3	0.00%	\$3	\$0	(0.61)%
Westport Ins Corp	34207	MO	\$18,277	0.24%	\$22,678	\$31,482	138.82%
Wishire Ins Co	13234	NC	\$863	0.01%	\$803	\$292	36.34%
Windsor Ins Co	12599	IN	\$0	0.00%	\$0	\$118	0.00%
Workmens Auto Ins Co	13250	CA	\$6,174	0.08%	\$5,789	\$4,076	70.40%
X L Ins Co Of NY	40193	NY	\$0	0.00%	\$0	\$20,962	0.00%
XL Capital Assurance Inc	20311	NY	\$77	0.00%	\$22	\$0	0.00%
XL Ins Amer Inc	24554	DE	\$2,687	0.03%	\$1,877	\$521	27.77%
XL Reins America Inc	20583	NY	\$1	0.00%	\$1	\$0	0.00%
XL Specialty Ins Co	37885	DE	\$39,816	0.52%	\$36,371	\$13,982	38.44%
York Ins Co	24325	IL	\$0	0.00%	\$0	\$0	0.00%
Yosemite Ins Co	26220	IN	\$534	0.01%	\$79	\$16	20.31%
Zurich American Ins Co	16535	NY	\$56,074	0.73%	\$51,718	\$35,159	67.98%
			\$7,686,450	100.00%	\$7,496,470	\$4,041,691	53.91%
<b>T otals (Loss Ratio is average)</b>							

(1) Excluding all Loss Adjustment Expenses (LAE)

**State of Washington  
Office of Insurance Commissioner  
2004 Washington Market Share and Loss Ratio  
Line of Business: Title**

All Authorized Companies  
Zero Premium Companies Excluded

Company Name	NAIC Code	Dom	Premiums Written	Market Share	Premiums Earned	Losses Incurred	Loss Ratio(1)
Chicago Title Ins Co	50229	MO	\$69,201	24.51%	\$64,367	\$3,308	5.14%
Commonwealth Land and Title Ins Co	50083	PA	\$23,353	8.27%	\$22,507	\$608	2.70%
Fidelity Nat'l Title Ins Co	51586	CA	\$18,933	6.70%	\$18,459	\$2,490	13.49%
First American Title Ins Co	50814	CA	\$59,595	21.10%	\$57,266	\$2,977	5.20%
Lawyers Title Ins Corp	50024	VA	\$12,336	4.37%	\$12,124	\$526	4.34%
Old Republic Nat'l Title Ins Co	50520	MN	\$9,077	3.21%	\$9,192	\$805	8.76%
Pacific NW Title Ins Co Inc	50970	WA	\$38,783	13.73%	\$38,021	\$866	2.28%
Security Union Title Ins Co	50857	CA	\$398	0.14%	\$396	\$540	136.39%
Stewart Title Guaranty Co	50121	TX	\$32,658	11.57%	\$32,143	\$304	0.95%
Ticor Title Ins Co	50067	CA	\$17,695	6.27%	\$17,437	\$1,152	6.61%
United General Title Ins Co	51624	CO	\$356	0.13%	\$356	\$6	1.72%
<b>Totals (Loss Ratio is average)</b>			<b>\$282,382</b>	<b>100.00%</b>	<b>\$272,269</b>	<b>\$13,584</b>	<b>4.99%</b>

(1)Market Share is based on all authorized Washington companies' written premiums.

# Appendix

# E

## Top 40 Insurance Companies by Line of Business in Washington 2004

- Accident and Health
- Annuities
- Life
- Property and Casualty



**State of Washington  
Office of Insurance Commissioner  
2004 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health**

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Turnover(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Premera Blue Cross	47570	WA	HCSC	\$1,956,298	19.79%	\$1,941,626	\$1,602,045	82.51%	683,488
2	Regence Blue Shield	5,3902	WA	HCSC	\$1,687,352	17.07%	\$1,664,895	\$1,287,090	77.31%	853,245
3	Group Hlth Cooperative	95672	WA	HMO	\$1,518,437	15.36%	\$1,560,197	\$1,702,138	109.10%	420,668
4	Pacificare of WA Inc	48038	WA	HCSC	\$565,630	5.72%	\$565,630	\$459,702	81.27%	94,207
5	Molina Healthcare of WA Inc	96270	WA	HMO	\$460,047	4.65%	\$463,073	\$368,384	79.55%	262,736
6	Community Health Plan of WA	47049	WA	HCSC	\$375,274	3.80%	\$375,274	\$331,514	88.34%	205,819
7	Group Health Options Inc	47055	WA	HCSC	\$338,403	3.42%	\$340,151	\$299,345	88.00%	109,926
8	Washington Dental Service	47341	WA	HCSC	\$323,599	3.27%	\$324,002	\$286,795	88.52%	819,280
9	Kaiser Endin Health Plan NW	95540	OR	HMO	\$306,656	3.10%	\$306,656	\$289,797	94.50%	82,676
10	KPS Health Plans	53872	WA	HCSC	\$151,995	1.54%	\$151,995	\$133,779	88.02%	50,123
11	United Healthcare Ins Co	79413	CT	L&D	\$137,037	1.39%	\$137,251	\$102,577	74.74%	
12	LifeWise Health Plan of WA	52633	WA	HCSC	\$119,084	1.20%	\$118,436	\$90,671	76.56%	63,803
13	Aetna Life Ins Co	60054	CT	L&D	\$95,587	0.97%	\$104,424	\$81,436	77.99%	
14	Unum Life Ins Co Of Amer	62235	ME	L&D	\$93,148	0.94%	\$92,828	\$45,398	48.91%	
15	Standard Ins Co	69019	OR	L&D	\$90,590	0.92%	\$92,383	\$67,490	73.05%	
16	Mega Life & Health Ins Co The	97055	OK	L&D	\$77,340	0.78%	\$77,279	\$66,536	73.16%	
17	Asurs Northwest Health	47350	WA	HCSC	\$76,944	0.78%	\$76,511	\$62,894	82.20%	28,901
18	RegenceCare	95648	WA	HMO	\$76,783	0.78%	\$76,795	\$63,188	90.09%	21,221
19	Columbia United Providers Inc	47047	WA	HCSC	\$62,894	0.64%	\$62,894	\$53,511	85.08%	34,898
20	Metropolitan Life Ins Co	65978	NY	L&D	\$60,308	0.61%	\$59,382	\$46,891	78.96%	
21	American Family Life Asr Co Columbus	60380	NE	L&D	\$55,457	0.56%	\$55,426	\$23,935	43.18%	
22	Sterling Life Ins Co	77399	IL	L&D	\$50,497	0.51%	\$50,544	\$37,446	74.09%	
23	Aetna Health Inc	47060	WA	HCSC	\$45,732	0.46%	\$45,732	\$37,305	81.57%	14,161
24	Regence BCBS OR	54933	OR	HCSC	\$41,112	0.42%	\$40,363	\$32,299	80.02%	16,507
25	Pacificare Life Assur Co	84506	CO	L&D	\$40,155	0.41%	\$38,428	\$31,103	80.94%	
26	General Electric Capital Assur Co	70025	DE	L&D	\$39,040	0.40%	\$41,528	\$17,055	41.07%	
27	Symetra Life Ins Co	68608	WA	L&D	\$35,946	0.36%	\$35,545	\$12,266	34.51%	
28	State Farm Mut Auto Ins Co	25178	IL	P&C	\$35,747	0.36%	\$33,480	\$24,017	71.73%	
29	Guardian Life Ins Co Of Amer	64246	NY	L&D	\$31,496	0.32%	\$31,725	\$29,416	92.72%	
30	Bankers Life & Cas Co	61263	IL	L&D	\$29,685	0.30%	\$29,906	\$14,806	49.51%	
31	United Of Omaha Life Ins Co	69868	NE	L&D	\$29,002	0.29%	\$25,751	\$14,793	57.45%	
32	Health Net Life Ins Co	66141	CA	L&D	\$28,892	0.29%	\$29,054	\$23,172	79.75%	
33	Mid West Natl Life Ins Co Of TN	66087	TN	L&D	\$28,724	0.29%	\$28,660	\$17,995	62.79%	
34	Continental Cas Co	20443	IL	P&C	\$26,591	0.27%	\$18,822	\$22,120	117.52%	
35	Fortis Benefits Ins Co	70408	IA	L&D	\$26,016	0.26%	\$20,541	\$16,983	82.68%	
36	Regence Health Maintenance OR Inc	96250	OR	HMO	\$24,561	0.25%	\$24,959	\$20,174	80.83%	7,607
37	Life Investors Ins Co Of Amer	64130	IA	L&D	\$22,433	0.23%	\$22,190	\$7,526	33.92%	
38	Connecticut General Life Ins Co	62308	CT	L&D	\$22,432	0.23%	\$21,469	\$20,519	95.57%	
39	Hartford Life & Accident Ins Co	70815	CT	L&D	\$20,720	0.21%	\$20,437	\$16,130	78.93%	
40	Vision Service Plan	47317	WA	HCSC	\$20,178	0.20%	\$20,178	\$16,231	80.44%	450,927
All	348 Other Companies				\$655,318	6.63%	\$682,491	\$421,978	85.33%	155,007
					\$9,883,140	100.00%	\$9,908,911	\$8,294,447	83.71%	4,375,200

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, F=Fraternals

(2)Also means claims and benefits incurred.

(3)Washington enrollment only provided by companies filing the NAIC Health blank.

(4)Totals do not represent all health coverage in Washington

**State of Washington**  
**Office of Insurance Commissioner**

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

**2004 Washington Market Share and Loss Ratio**  
**Line of Business: Accident and Health - Collectively Renewable**

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Mutual Of Omaha Ins Co	71412	NE	L&D	\$698	71.17%	\$717	\$692	96.51%	
2	Washington Natl Ins Co	70319	IL	L&D	\$119	12.10%	\$73	\$268	369.30%	
3	Bankers Life & Cas Co	61263	IL	L&D	\$52	5.25%	\$52	\$115	222.36%	
4	Conseco Ins Co	60682	IL	L&D	\$41	4.14%	\$57	\$52	91.42%	
5	Union Fidelity Life Ins Co	62596	IL	L&D	\$25	2.51%	\$25	\$21	83.28%	
6	Unum Life Ins Co Of Amer	62235	ME	L&D	\$10	0.98%	\$11	\$146	1311.49%	
7	Horace Mann Life Ins Co	64513	IL	L&D	\$9	0.92%	\$9	\$16	182.51%	
8	United Heritage Life Ins Co	63983	ID	L&D	\$9	0.90%	\$9	\$26	288.51%	
9	United Teacher Assoc Ins Co	63479	TX	L&D	\$7	0.72%	\$7	\$3	41.16%	
10	Continental Cas Co	20443	IL	P&C	\$3	0.32%	\$17	\$0	(2.03)%	
11	Trustmark Ins Co	61425	IL	L&D	\$2	0.18%	\$2	\$6	327.61%	
12	World Ins Co	70629	NE	L&D	\$2	0.16%	\$2	\$1	92.20%	
13	MIC Life Ins Corp	85561	DE	L&D	\$2	0.15%	\$1	\$0	7.59%	
14	Government Employees Ins Co	22063	MD	P&C	\$1	0.11%	\$1	\$0	6.34%	
15	Sunset Life Ins Co Of Amer	69272	MO	L&D	\$1	0.10%	\$1	\$0	8.78%	
16	Nationwide Life Ins Co	66869	OH	L&D	\$1	0.07%	\$0	\$0	25.13%	
All	17 Other Companies				\$2	0.22%	\$2	\$7	34.94%	
	Totals (Loss Ratio is average)(4)				\$980	100.00%	\$986	\$1,353	137.29%	

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., F=Fraternal, (2)Also means claims and benefits incurred.

(3)Washington enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington

**State of Washington  
Office of Insurance Commissioner  
2004 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health - Credit**

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Minnesota Life Ins Co	66168	MN	L&D	\$6,912	20.31%	\$7,063	\$2,856	40.43%	
2	Cuna Mut Ins Society	62626	WI	L&D	\$5,032	14.78%	\$4,793	\$3,327	69.42%	
3	American Security Ins Co	42978	DE	P&C	\$4,100	12.05%	\$4,100	\$241	5.88%	
4	Resource Life Ins Co	61506	IL	L&D	\$2,257	6.63%	\$2,416	\$1,035	42.85%	
5	Union Security Life Ins Co	98884	DE	L&D	\$2,089	6.14%	\$2,872	\$549	19.11%	
6	American Bankers Ins Co Of FL	10111	FL	P&C	\$1,795	5.28%	\$1,942	\$265	13.63%	
7	American Gen Assur Co	68373	IL	L&D	\$1,736	5.10%	\$2,303	\$1,127	48.96%	
8	Central States Ind Co Of Omaha	34274	NE	P&C	\$1,618	4.76%	\$1,618	\$366	22.63%	
9	Household Life Ins Co	93777	MI	L&D	\$1,196	3.52%	\$1,817	\$788	43.39%	
10	American Heritage Life Ins Co	60534	FL	L&D	\$1,135	3.34%	\$945	\$332	35.14%	
11	American Bankers Life Assur Co Of FL	60275	FL	L&D	\$1,110	3.26%	\$1,517	\$273	18.03%	
12	Merit Life Ins Co	65951	IN	L&D	\$1,059	3.11%	\$1,129	\$254	22.48%	
13	Protective Life Ins Co	68136	TN	L&D	\$861	2.53%	\$599	\$207	34.64%	
14	American Modern Life Ins Co	65811	OH	L&D	\$671	1.97%	\$760	\$333	43.86%	
15	American Natl Ins Co	60739	TX	L&D	\$371	1.09%	\$1,258	\$489	38.87%	
16	Life Investors Ins Co Of Amer	64130	IA	L&D	\$352	1.03%	\$434	\$187	43.20%	
17	Guarantee Trust Life Ins Co	64211	IL	L&D	\$336	0.99%	\$339	\$179	52.94%	
18	American Health & Life Ins Co	60518	TX	L&D	\$318	0.93%	\$771	\$302	39.14%	
19	Universal Underwriters Life Ins Co	70173	KS	L&D	\$278	0.82%	\$332	\$176	53.10%	
20	Madison Natl Life Ins Co Inc	65781	WI	L&D	\$201	0.59%	\$227	\$189	83.31%	
21	American Reliable Ins Co	19615	AZ	P&C	\$194	0.57%	\$40	\$8	20.38%	
22	Stonebridge Life Ins Co	65021	VT	L&D	\$179	0.53%	\$179	\$40	22.26%	
23	Centurion Life Ins Co	62383	MO	L&D	\$174	0.51%	\$352	\$143	40.68%	
24	Balboa Life Ins Co	68160	CA	L&D	\$102	0.30%	\$103	\$38	37.11%	
25	Stonebridge Casualty Ins Co	10952	OH	P&C	\$95	0.28%	\$95	\$58	61.10%	
26	State Farm Mut Auto Ins Co	25178	IL	P&C	\$37	0.11%	\$37	\$18	47.74%	
27	JMIC Life Ins Co	89958	FL	L&D	\$33	0.10%	\$28	\$0	0.10%	
28	Individual Assur Co Life Hlth & Acc	81779	MO	L&D	\$28	0.08%	\$28	\$3	10.22%	
29	Standard Guaranty Ins Co	42986	DE	P&C	\$26	0.08%	\$1,263	\$96	7.63%	
30	American Republic Ins Co	60836	IA	L&D	\$14	0.04%	\$2	\$1	26.57%	
All	20 Other Companies				(\$283)	(0.83%)	\$639	\$543	117.72%	
					\$34,027	100.00%	\$40,002	\$14,426	36.06%	

Totals (Loss Ratio is average)(4)

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., (2)Also means claims and benefits incurred.

(3)Washington enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington

## State of Washington

## Office of Insurance Commissioner

**2004 Washington Market Share and Loss Ratio**  
**Line of Business: Accident and Health - Group**

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Premera Blue Cross	47570	WA	HCSC	\$1,604,636	28.28%	\$1,592,166	\$1,307,087	82.09%	545,440
2	Redence Blue Shield	53902	WA	HCSC	\$1,170,212	20.62%	\$1,156,251	\$881,056	76.20%	381,469
3	Group Hlth Cooperative	95672	WA	HMO	\$707,300	12.47%	\$749,060	\$958,896	128.01%	267,696
4	Group Health Options Inc	47055	WA	HCSC	\$338,403	5.96%	\$340,151	\$299,345	88.00%	109,926
5	Pacificare of WA Inc	48038	WA	HCSC	\$170,368	3.00%	\$170,368	\$144,081	84.57%	50,401
6	Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$162,000	2.86%	\$162,000	\$152,141	93.91%	58,974
7	United Healthcare Ins Co	79413	CT	L&D	\$137,037	2.42%	\$137,251	\$102,577	74.74%	
8	KPS Health Plans	53872	WA	HCSC	\$95,451	1.68%	\$95,451	\$81,640	85.53%	29,233
9	Aetna Life Ins Co	60054	CT	L&D	\$95,427	1.68%	\$104,264	\$81,272	77.95%	
10	Standard Ins Co	69019	OR	L&D	\$88,214	1.55%	\$90,117	\$66,025	73.27%	
11	Unum Life Ins Co Of Amer	62235	ME	L&D	\$84,501	1.49%	\$83,860	\$38,587	46.01%	
12	Mega Life & Health Ins Co The	97055	OK	L&D	\$77,317	1.36%	\$77,257	\$56,527	73.17%	
13	RedenceCare	95648	WA	HMO	\$76,783	1.35%	\$76,795	\$69,191	90.10%	21,221
14	Asuris Northwest Health	47350	WA	HCSC	\$69,034	1.22%	\$68,608	\$56,229	81.96%	21,614
15	Metropolitan Life Ins Co	65978	NY	L&D	\$56,456	0.99%	\$56,637	\$50,160	88.56%	
16	Pacificare Life Assur Co	84506	CO	L&D	\$40,154	0.71%	\$38,427	\$31,103	80.94%	
17	Molina Healthcare of WA Inc	96270	WA	HMO	\$38,659	0.68%	\$30,921	\$27,987	90.51%	21,387
18	Sunmetra Life Ins Co	68608	WA	L&D	\$35,849	0.63%	\$35,448	\$12,045	33.98%	
19	Aetna Health Inc	47060	WA	HCSC	\$32,839	0.58%	\$32,839	\$26,334	80.19%	8,706
20	United Of Omaha Life Ins Co	69868	NE	L&D	\$28,999	0.51%	\$25,748	\$14,791	57.45%	
21	Health NetLife Ins Co	66141	CA	L&D	\$28,892	0.51%	\$29,054	\$23,172	79.75%	
22	Mid West Natl Life Ins Co Of TN	66087	TN	L&D	\$28,639	0.50%	\$28,545	\$18,034	63.18%	
23	Guardian Life Ins Co Of Amer	64246	NY	L&D	\$25,896	0.46%	\$25,880	\$24,136	93.26%	
24	Redence BCBS OR	54933	OR	HCSC	\$24,771	0.44%	\$25,685	\$19,329	75.25%	8,089
25	Redence Health Maintenance OR Inc	96250	OR	HMO	\$24,561	0.43%	\$24,959	\$20,174	80.83%	
26	Community Health Plan of WA	47049	WA	HCSC	\$24,247	0.43%	\$24,247	\$20,836	85.93%	9,686
27	Fortis Benefits Ins Co	70408	IA	L&D	\$23,489	0.41%	\$18,266	\$16,669	91.26%	
28	Connecticut General Life Ins Co	62308	CT	L&D	\$22,321	0.39%	\$21,350	\$20,516	96.09%	
29	Hartford Life & Accident Ins Co	70815	CT	L&D	\$20,703	0.36%	\$20,436	\$16,134	78.95%	
30	Great West Life & Annuity Ins Co	68322	CO	L&D	\$18,430	0.32%	\$19,571	\$16,545	84.54%	
31	Lifewise Assur Co	94188	WA	L&D	\$17,969	0.32%	\$17,997	\$12,356	68.66%	
32	Pacific Life & Annuity Co	97268	AZ	L&D	\$16,759	0.30%	\$16,664	\$16,107	96.66%	
33	Jefferson Pilot Financial Ins Co	70254	NE	L&D	\$16,269	0.29%	\$16,439	\$12,205	74.24%	
34	Life Ins Co Of North Amer	65498	PA	L&D	\$15,663	0.28%	\$15,663	\$15,679	100.10%	
35	Continental Cas Co	20443	IL	P&C	\$15,069	0.27%	\$12,800	\$11,719	91.56%	
36	Principal Life Ins Co	61271	IA	L&D	\$13,131	0.23%	\$13,060	\$8,993	68.86%	
37	Hartford Life Grp Ins Co	74268	IL	L&D	\$11,034	0.19%	\$10,877	\$5,604	51.52%	
38	American Fidelity Assur Co	60410	OK	L&D	\$9,583	0.17%	\$9,719	\$6,550	67.39%	
39	Prudential Ins Co Of Amer	68241	NJ	L&D	\$8,736	0.15%	\$8,714	\$7,472	85.75%	
40	State Farm Mut Auto Ins Co	25178	IL	P&C	\$8,664	0.15%	\$8,664	\$7,026	81.09%	
All	211 Other Companies				\$189,681	3.34%	\$211,906	\$127,052	166.79%	7,479
					\$5,674,148	100.00%	\$5,704,115	\$4,883,383	85.61%	1,548,928

(1)&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization LHCSC=Limited HCSC,(2)Also means claims and benefits incurred.  
(3)Washington enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington

## State of Washington

## Office of Insurance Commissioner

Top 40 Authorized Companies  
Zero Premium Companies Excluded

2004 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health - Individual and Other

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Group Hlth Cooperative	95672	WA	HMO	\$811,137	19.43%	\$811,137	\$73,241	9.163%	152,972
2	Regence Blue Shield	53902	WA	HCSC	\$517,140	12.39%	\$508,644	\$406,033	79.83%	471,776
3	Molina Healthcare of WA Inc	96270	WA	HMO	\$421,387	10.10%	\$432,152	\$340,398	78.77%	241,349
4	Pacificare of WA Inc	48038	WA	HCSC	\$395,262	9.47%	\$395,262	\$315,621	79.85%	43,806
5	Premera Blue Cross	47570	WA	HCSC	\$351,662	8.43%	\$349,460	\$294,958	84.40%	138,048
6	Community Health Plan of WA	47049	WA	HCSC	\$351,027	8.41%	\$351,027	\$310,677	88.51%	196,133
7	Washington Dental Service	47341	WA	HCSC	\$323,599	7.75%	\$324,002	\$286,795	88.52%	819,280
8	Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$144,656	3.47%	\$144,656	\$137,656	95.16%	23,702
9	LifeWise Health Plan of WA	52633	WA	HCSC	\$118,885	2.85%	\$118,237	\$90,440	76.49%	63,699
10	Columbia United Providers Inc	47047	WA	HCSC	\$62,894	1.51%	\$62,894	\$53,511	85.08%	34,898
11	KPS Health Plans	53872	WA	HCSC	\$56,543	1.35%	\$56,543	\$52,139	92.21%	20,890
12	American Family Life Asr Co Columbus	60380	NE	L&D	\$55,434	1.33%	\$55,403	\$23,935	43.20%	
13	Sterling Life Ins Co	77399	IL	L&D	\$50,497	1.21%	\$50,544	\$37,446	74.09%	
14	General Electric Capital Assur Co	70025	DE	L&D	\$38,701	0.93%	\$41,196	\$16,350	39.69%	
15	Bankers Life & Cas Co	61263	IL	L&D	\$29,342	0.70%	\$29,560	\$14,483	49.00%	
16	State Farm Mut Auto Ins Co	25178	IL	P&C	\$27,045	0.65%	\$24,779	\$16,973	68.50%	
17	Vision Service Plan	47317	WA	HCSC	\$20,178	0.48%	\$20,178	\$16,231	80.44%	450.927
18	Life Investors Ins Co Of Amer	64130	IA	L&D	\$19,942	0.48%	\$19,667	\$5,990	30.46%	
19	Willamette Dental of WA Inc	47050	WA	HCSC	\$18,928	0.45%	\$18,928	\$17,023	89.94%	64,406
20	Reaence BCBS OR	54933	OR	HCSC	\$16,342	0.39%	\$14,678	\$12,970	88.37%	8,418
21	United Concordia Ins Co	85766	AZ	L&D	\$14,724	0.35%	\$14,724	\$10,611	72.06%	41,478
22	Combined Ins Co Of Amer	62146	IL	L&D	\$13,743	0.33%	\$13,583	\$5,747	42.31%	
23	Provident Life & Accident Ins Co	68195	TN	L&D	\$13,067	0.31%	\$13,306	\$11,919	89.57%	
24	Aetna Health Inc	47060	WA	HCSC	\$12,893	0.31%	\$12,893	\$10,971	85.10%	5,456
25	Continental Cas Co	20443	IL	P&C	\$11,519	0.28%	\$6,005	\$10,401	173.21%	
26	John Hancock Life Ins Co	65099	MA	L&D	\$11,342	0.27%	\$10,611	\$2,798	26.37%	
27	Northwestern Mut Life Ins Co	67091	WI	L&D	\$10,933	0.26%	\$11,242	\$6,554	58.30%	
28	Penn Treaty Network Amer Ins Co	63282	PA	L&D	\$10,228	0.25%	\$10,373	\$3,593	34.63%	
29	Conseco Senior Health Ins Co	76325	PA	L&D	\$9,808	0.23%	\$10,532	\$8,365	79.42%	
30	Valley Forge Life Ins Co	70211	IN	L&D	\$9,788	0.23%	\$9,940	\$1,851	18.62%	
31	Mutual Protective Ins Co	31119	NE	L&D	\$9,106	0.22%	\$9,300	\$5,394	58.01%	
32	Thrivent Financial For Lutherans	56014	WI	F	\$9,015	0.22%	\$8,937	\$6,245	69.88%	32.88%
33	USAA Life Ins Co	69663	TX	L&D	\$8,715	0.21%	\$8,733	\$5,427	62.14%	
34	Mutual Of Omaha Ins Co	71412	NE	L&D	\$8,664	0.21%	\$8,471	\$6,260	73.90%	
35	Unum Life Ins Co Of Amer	62235	ME	L&D	\$8,638	0.21%	\$8,957	\$6,665	74.41%	
36	IDS Life Ins Co	65005	MN	L&D	\$8,438	0.20%	\$8,434	\$2,773		
37	Fortis Ins Co	69477	WI	L&D	\$8,260	0.20%	\$7,856	\$5,638	71.77%	
38	Regence Life & Health Ins Co	97985	OR	L&D	\$8,204	0.20%	\$8,203	\$5,464	66.61%	
39	Asuris Northwest Health	47350	WA	HCSC	\$7,911	0.19%	\$7,903	\$6,665	84.33%	7,287
40	Kaiser Permanente Hlth Alternatives	47033	OR	HCSC	\$7,344	0.18%	\$7,344	\$7,262	98.88%	17,260
All	270 Other Companies				\$141,044	3.38%	\$137,515	\$71,811	191.50%	24,488
					\$4,173,984	100.00%	\$4,163,809	\$3,395,285	81.54%	2,826,272

(1)L&amp;D=Life and Disability Ins. Co., P&amp;C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, LHCSC=F=Limited HCSC, F=Fraternity, (2)Also means claims and benefits incurred.

(3)Washington enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington

## State of Washington

## Office of Insurance Commissioner

## 2004 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded		Line of Business: Aggregate Write-ins For Other Lines of Business						All Dollars in Thousands		
Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)		
1	American Bankers Ins Co Of FL	101111	FL	\$21,038	29.49%	\$13,980	\$7,578	54.21%		
2	Firemens Ins Co Of Newark NJ	20850	NJ	\$6,329	8.87%	\$5,200	\$4,242	81.57%		
3	Universal Underwriters Ins Co	41181	KS	\$6,283	8.81%	\$5,202	\$4,249	81.68%		
4	Greenwich Ins Co	22322	DE	\$4,507	6.32%	\$3,280	\$2,306	70.32%		
5	Araq Ins Co	34738	IA	\$3,644	5.11%	\$3,644	\$2,099	57.60%		
6	National Cas Co	11991	WI	\$3,308	4.64%	\$989	\$1,116	112.81%		
7	Midwest Employers Cas Co	23612	DE	\$3,281	4.60%	\$3,199	\$3,902	121.98%		
8	Great American Ins Co	16691	OH	\$2,575	3.61%	\$2,509	\$420	16.73%		
9	Western Professional Ins Co	10942	WA	\$2,424	3.40%	\$2,514	\$2,402	95.54%		
10	Central States Ind Co Of Omaha	34274	NE	\$2,421	3.39%	\$2,419	(\$24)	(0.97)%		
11	FFG Ins Co	43460	TX	\$2,397	3.36%	\$1,585	\$764	48.22%		
12	Sutter Ins Co	32107	CA	\$1,652	2.32%	\$1,507	\$1,377	91.40%		
13	Employers Reins Corp	39845	MO	\$1,630	2.28%	\$1,814	\$2,442	134.58%		
14	Lyndon Property Ins Co	35769	MO	\$1,549	2.17%	\$672	\$512	76.22%		
15	American Road Ins Co	19631	MI	\$979	1.37%	\$1,614	\$23	1.40%		
16	Virginia Surety Co Inc	40827	IL	\$975	1.37%	\$612	\$3,240	529.41%		
17	Triton Ins Co	41211	MO	\$895	1.25%	\$1,151	\$262	22.76%		
18	Westchester Fire Ins Co	21121	NY	\$876	1.23%	\$1,167	\$1,590	136.26%		
19	American Mercury Ins Co	16810	OK	\$867	1.22%	\$481	\$331	68.76%		
20	American General Ind Co	24376	IL	\$739	1.04%	\$333	\$298	89.68%		
21	Great American Assur Co	26344	OH	\$714	1.00%	\$87	\$241	277.94%		
22	Yosemite Ins Co	26220	IN	\$534	0.75%	\$79	\$27	34.72%		
23	Balboa Ins Co	24813	CA	\$472	0.66%	\$472	\$17	3.68%		
24	Stonebridge Casualty Ins Co	10952	OH	\$414	0.58%	\$414	\$42	10.11%		
25	Heritage Ind Co	39527	CA	\$407	0.57%	\$618	\$373	60.38%		
26	International Fidelity Ins Co	11592	NJ	\$308	0.43%	\$307	\$0	0.16%		
27	Excess Share Ins Corp	10003	OH	\$162	0.23%	\$162	\$0	0.00%		
28	MIC Prop & Cas Ins Corp	38601	MI	\$68	0.10%	\$71	\$9	12.52%		
29	CIM Ins Corp	22004	MI	\$42	0.06%	\$36	\$17	46.82%		
30	Insurance Corp Of Hannover	37257	IL	\$38	0.05%	\$24	\$88	363.22%		
31	Bancisure Inc	18538	OK	\$20	0.03%	\$18	\$0	0.00%		
32	Old Republic Ins Co	24147	PA	\$13	0.02%	\$1	\$0	53.14%		
33	Allstate Ins Co	19232	IL	\$10	0.01%	\$74	\$47	62.93%		
34	Gray Ins Co	36307	LA	\$6	0.01%	\$6	\$0	0.00%		
35	Arch Ins Co	11150	MO	\$1	0.00%	\$1	\$0	15.33%		
36	American Reliable Ins Co	19615	AZ	\$0	0.00%	\$0	\$0	1.28%		
37	American Natl Prop & Cas Co	28401	MO	\$0	0.00%	\$2	\$0	0.00%		
38	Commercial Ins Co Of Newark NJ	20818	NJ	\$0	0.00%	\$0	\$1	0.00%		
39	General Reins Corp	22039	DE	\$0	0.00%	\$0	\$202	0.00%		
40	Travelers Ind Co	25658	CT	\$0	0.00%	\$0	\$87	0.00%		
41	TIG Ins Co	25534	CA	(\$234)	(0.33)%	\$901	\$1,162	0.00%		
All 11 Other Companies						\$474	\$41,917	52.56%		
(1)Excluding all Loss Adjustment Expenses (LAE)		Totals (Loss Ratio is average)						73.35%		
						\$57,144	\$41,917			
						\$71,344	100.00%			

## State of Washington

## Office of Insurance Commissioner

2004 Washington Market Share and Loss Ratio  
Line of Business: Aircraft (all perils)Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Rank	Company Name	NACI Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	All Dollars in Thousands
1	XL Specialty Ins Co	37885	DE	\$19,154	33.52%	\$18,758	\$12,227	65.18%
2	National Union Fire Ins Co Of Pitts	19445	PA	\$6,504	11.38%	\$5,677	(\$1,723)	(30.35)%
3	Ace American Ins Co	22667	PA	\$3,684	6.45%	\$3,684	(\$234)	(6.35)%
4	Old Republic Ins Co	24147	PA	\$2,831	4.95%	\$2,672	\$870	32.55%
5	Liberty Mutl Ins Co	23043	MA	\$2,825	4.94%	\$3,065	\$1,185	38.68%
6	Zurich American Ins Co	16535	NY	\$2,572	4.50%	\$2,616	\$985	37.65%
7	Insurance Co Of The State Of PA	19429	PA	\$2,562	4.48%	\$2,386	\$1,749	73.33%
8	Hartford Fire In Co	19682	CT	\$2,519	4.41%	\$2,729	\$1,172	42.93%
9	American Home Assur Co	19380	NY	\$2,125	3.72%	\$4,623	\$1,182	25.56%
10	National Ind Co	20087	NE	\$1,736	3.04%	\$1,725	\$798	46.28%
11	American Alt Ins Corp	19720	DE	\$1,640	2.87%	\$1,695	\$289	17.02%
12	US Specialty Ins Co	29599	TX	\$1,489	2.61%	\$1,469	\$993	67.58%
13	General Reins Corp	22039	DE	\$1,401	2.45%	\$1,501	\$707	47.12%
14	Avernoo Ins Co	10367	MD	\$1,368	2.39%	\$1,369	\$583	42.58%
15	Converium Ins North Amer Inc	22730	NJ	\$1,365	2.39%	\$2,640	\$1,125	42.63%
16	AXA Corp Solutions Ins Co	33022	NY	\$1,272	2.23%	\$1,255	\$576	45.86%
17	Ace Prop & Cas Ins Co	20699	PA	\$993	1.74%	\$1,094	\$128	11.73%
18	North American Specialty Ins Co	29874	NH	\$746	1.31%	\$747	\$149	19.94%
19	National Liab & Fire Ins Co	20052	CT	\$708	1.24%	\$359	\$302	84.05%
20	Westchester Fire Ins Co	21121	NY	\$568	0.99%	\$1,093	(\$215)	(19.64)%
21	Tokio Marine & Nichido Fire Ins Co	12904	NY	\$521	0.91%	\$1,100	\$2,046	185.97%
22	American Natl Prop & Cas Co	28401	MO	\$438	0.77%	\$343	\$0	0.00%
23	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$247	0.43%	\$109	\$9	8.46%
24	Clairendon Natl Ins Co	20532	NJ	\$124	0.22%	\$124	(\$2)	(1.42)%
25	Alistate Ins Co	19232	IL	\$4	0.01%	\$4	\$4	106.50%
26	Century Ind Co	20710	PA	\$0	0.00%	\$0	\$4,825	0.00%
27	Firemens Ins Co Of Newark NJ	20850	NJ	\$0	0.00%	\$0	\$49	0.00%
28	Factory Mutl Ins Co	21482	RI	\$0	0.00%	\$0	\$557	0.00%
29	Westport Ins Corp	34207	MO	\$0	0.00%	\$0	\$850	0.00%
30	Insurance Co Of North Amer	22713	PA	\$0	0.00%	\$3	\$833	29480.83%
31	Centennial Ins Co	19909	NY	(\$9)	(0.02)%	(\$9)	\$1,282	(13496.28)%
32	Greenwich Ins Co	22322	DE	(\$28)	(0.05)%	(\$28)	\$545	(1913.42)%
33	Continental Cas Co	20443	IL	(\$52)	(0.09)%	(\$52)	\$7,250	(13964.02)%
34	Continental Ins Co	35289	SC	(\$311)	(0.54)%	(\$1,454)	\$2,116	5027.14%
All	26 Other Companies			(\$1,848)	(3.23)%	(\$1,454)	(\$4,234)	291.28%
				\$57,149	100.00%	\$61,337	\$39,028	63.63%

(1)Excluding all Loss Adjustment Expenses (LAE)  
Totals (Loss Ratio is average)

## 2004 Washington Market Share and Loss Ratio

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Line of Business: Allied Lines							All Dollars in Thousands		
Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)	
1	Great American Assur Co	26344	OH	\$23,262	20.58%	\$24,247	\$3,060	12.62%	
2	Factory Mut Ins Co	21482	RI	\$20,821	18.42%	\$21,763	\$2,024	9.30%	
3	Affiliated Fm Ins Co	10014	RI	\$5,718	5.06%	\$5,769	\$520	9.02%	
4	St Paul Fire & Marine Ins Co	24767	MN	\$4,979	4.41%	\$4,905	\$2,486	50.88%	
5	Safeco Ins Co Of Amer	24740	WA	\$4,036	3.57%	\$4,097	\$1,514	36.96%	
6	Continental Cas Co	20443	IL	\$3,294	2.91%	\$2,533	(\$56)	(2.19)%	
7	Hartford Ins Co Of The Midwest	37478	IN	\$2,473	2.19%	\$2,505	\$2,536	101.22%	
8	Fidelity & Deposit Co Of MD	39306	MD	\$2,458	2.18%	\$2,452	\$796	32.47%	
9	Foremost Ins Co	11185	MI	\$2,227	1.97%	\$1,670	\$43	2.57%	
10	American States Ins Co	19704	IN	\$2,119	1.87%	\$2,556	\$540	21.13%	
11	American Security Ins Co	42978	DE	\$1,928	1.71%	\$1,956	\$233	11.91%	
12	Mutual Of Enumclaw Ins Co	14761	WA	\$1,788	1.58%	\$1,686	\$1,310	77.70%	
13	United States Fire Ins Co	21113	DE	\$1,704	1.51%	\$1,753	\$52	2.99%	
14	General Ins Co Of Amer	24732	WA	\$1,630	1.44%	\$1,489	\$485	32.55%	
15	American Guarantee & Liability Ins	26247	NY	\$1,419	1.26%	\$1,184	\$29	2.44%	
16	United Services Auto Assoc	25941	TX	\$1,411	1.25%	\$1,138	\$1,203	105.65%	
17	Allianz Global Risks US Ins Co	35300	CA	\$1,374	1.22%	\$1,167	(\$424)	(36.34)%	
18	Unigard Ins Co	25747	WA	\$1,354	1.20%	\$1,340	\$514	38.36%	
19	Western Natl Assur Co	24465	WA	\$1,341	1.19%	\$1,190	\$485	40.77%	
20	Pemco Mut Ins Co	24341	WA	\$1,283	1.14%	\$1,252	\$1,286	102.64%	
21	Allstate Ins Co	19232	IL	\$1,230	1.09%	\$1,296	\$525	40.51%	
22	Farmers Alliance Mut Ins Co	19194	KS	\$1,169	1.03%	\$1,169	\$1,711	146.33%	
23	Rural Community Ins Co	39039	MN	\$1,151	1.02%	\$1,151	\$1,164	101.11%	
24	Ace Prop & Cas Ins Co	20639	PA	\$1,126	1.00%	\$1,126	\$1,275	113.27%	
25	RSU Ind Co	22314	NH	\$999	0.88%	\$895	\$119	13.28%	
26	Benchmark Ins Co	41394	KS	\$933	0.83%	\$881	\$46	5.26%	
27	Travelers Property Cas Co Of Amer	25674	CT	\$876	0.78%	\$862	\$235	27.21%	
28	Great American Ins Co	16691	OH	\$556	0.76%	\$872	\$465	53.41%	
29	Travelers Ind Co	25658	CT	\$794	0.70%	\$594	\$847	142.72%	
30	Universal Underwriters Ins Co	41181	KS	\$790	0.70%	\$793	\$290	36.52%	
31	Discover Prop & Cas Ins Co	36463	IL	\$736	0.65%	\$574	\$18	3.11%	
32	Oregon Mut Ins Co	14907	OR	\$720	0.64%	\$596	\$3	0.46%	
33	XL Lns Amer Inc	24554	DE	\$713	0.63%	\$481	\$132	27.42%	
34	National Cas Co	11991	WI	\$711	0.63%	\$697	\$109	15.59%	
35	USAA Cas Ins Co	25968	TX	\$598	0.53%	\$450	\$290	64.40%	
36	Grange Ins Assn	22101	WA	\$534	0.47%	\$513	\$236	49.85%	
37	American Modern Home Ins Co	23469	OH	\$515	0.46%	\$490	\$225	45.90%	
38	Balboa Ins Co	24813	CA	\$515	0.46%	\$504	\$177	35.14%	
39	North Pacific Ins Co	23892	OR	\$493	0.44%	\$456	\$130	28.48%	
40	Westport Ins Corp	34207	MO	\$481	0.43%	\$599	\$92	15.41%	
All 182 Other Companies				\$10,445	9.24%	\$10,416	(\$1,237)	(11.87)%	
Totals (Loss Ratio is average)				\$113,007	100.00%	\$112,064	\$25,517	22.77%	

(1)Excluding all Loss Adjustment Expenses (LAE)

**State of Washington  
Office of Insurance Commissioner  
2004 Washington Market Share  
Line of Business: Life - Annuities**

**Top 40 Authorized Companies  
Zero Premium Companies Excluded**

Rank	Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	AIG Annuity Ins Co	70432	TX	\$313,997	\$0	\$0	\$0	\$313,997	9.75%
2	Teachers Ins & Ann Assoc Of Amer	69345	NY	\$164,164	\$0	\$61,241	\$0	\$225,405	7.00%
3	ING USA Annuity and Life Ins Co	80942	IA	\$149,402	\$0	\$3,055	\$0	\$152,457	4.73%
4	New York Life Ins & Annuity Corp	91596	DE	\$144,935	\$0	\$0	\$0	\$144,935	4.50%
5	Jackson Natl Life Ins Co	65056	MI	\$139,144	\$0	\$86	\$0	\$139,230	4.32%
6	Lincoln Natl Life Ins Co	65676	IN	\$86,801	\$0	\$45,553	\$0	\$132,754	4.12%
7	General Electric Capital Assur Co	70025	DE	\$129,373	\$0	(\$1)	\$0	\$129,372	4.02%
8	Variable Annuity Life Ins Co	70288	TX	\$21,134	\$0	\$74,817	\$0	\$95,950	2.98%
9	AXA Equitable Life Ins Co	62944	NY	\$70,045	\$0	\$19,605	\$0	\$89,650	2.78%
10	Great American Life Ins Co	63312	OH	\$84,414	\$0	\$1,811	\$0	\$86,225	2.68%
11	IDS Life Ins Co	65005	MN	\$78,621	\$0	\$2,004	\$0	\$80,625	2.50%
12	Monumental Life Ins Co	66281	MD	\$66,242	\$0	\$0	\$0	\$66,242	2.06%
13	American Skandia Life Assur Corp	86630	CT	\$64,387	\$0	\$1,578	\$0	\$65,964	2.05%
14	Transamerica Life Ins Co	86231	IA	\$64,590	\$0	\$0	\$0	\$64,590	2.01%
15	Bankers Life & Cas Co	61263	IL	\$60,542	\$0	\$0	\$0	\$60,542	1.88%
16	AIG SunAmerica Life Assur Co	60941	AZ	\$49,108	\$0	\$1,890	\$0	\$50,998	1.58%
17	Metropolitan Life Ins Co	65978	NY	\$41,115	\$0	\$7,288	\$0	\$48,403	1.50%
18	Symetra Life Ins Co	68608	WA	\$42,429	\$0	\$3,385	\$0	\$46,314	1.44%
19	American Equity Invest Life Ins Co	92738	IA	\$45,811	\$0	\$0	\$0	\$45,811	1.42%
20	MetLife Investors USA Ins Co	61050	DE	\$44,997	\$0	\$7	\$0	\$45,004	1.40%
21	Lincoln Benefit Life Co	65955	NE	\$43,710	\$0	\$20	\$0	\$43,731	1.36%
22	Principal Life Ins Co	61271	IA	\$24,651	\$0	\$17,821	\$0	\$42,472	1.32%
23	Travelers Life & Annuity Co	80950	CT	\$41,489	\$0	\$0	\$0	\$41,489	1.29%
24	Allianz Life Ins Co Of North Amer	90611	MN	\$40,800	\$0	\$0	\$0	\$40,800	1.27%
25	MetLife Investors Ins Co	93513	MO	\$37,068	\$0	\$0	\$0	\$37,068	1.15%
26	Cuna Mut Life Ins Co	65749	IA	\$31,397	\$0	\$4,770	\$0	\$36,167	1.12%
27	GE Life And Annuity Assur Co	65536	VA	\$34,550	\$0	\$0	\$0	\$34,580	1.07%
28	Beneficial Life Ins Co	61395	UT	\$34,438	\$0	\$0	\$0	\$34,438	1.07%
29	Western United Life Assur Co	77925	WA	\$29,911	\$0	\$0	\$0	\$29,911	0.93%
30	American Natl Ins Co	60739	TX	\$17,400	\$0	\$9,181	\$0	\$26,582	0.83%
31	Glenbrook Life & Annuity Co	70092	AZ	\$26,179	\$0	\$97	\$0	\$26,276	0.82%
32	Amerus Life Ins Co	61689	IA	\$23,131	\$0	\$726	\$0	\$23,857	0.74%
33	ReliaStar Life Ins Co	67105	MN	\$16,822	\$0	\$6,959	\$0	\$23,781	0.74%
34	Massachusetts Mut Life Ins Co	65935	MA	\$20,423	\$0	\$799	\$0	\$21,222	0.66%
35	Kemper Investors Life Ins Co	90557	IL	\$16,532	\$0	\$3,022	\$0	\$19,554	0.61%
36	Standard Ins Co	69019	OR	\$18,621	\$0	\$0	\$0	\$18,621	0.58%
37	Pruco Life Ins Co	79227	AZ	\$16,715	\$0	\$0	\$0	\$16,715	0.52%
38	PHL Variable Ins Co	93548	CT	\$16,052	\$0	\$0	\$0	\$16,052	0.50%
39	The Travelers Ins Co	87726	CT	\$15,386	\$0	\$169	\$0	\$15,536	0.48%
40	USAA Life Ins Co	69663	TX	\$15,225	\$0	\$0	\$0	\$15,225	0.47%
All 195 Other Companies				\$270,054	\$0	\$302,422	\$0	\$572,476	17.77%
Totals				\$2,651,815	\$0	\$563,205	\$0	\$3,221,019	100.00%

## State of Washington

## Office of Insurance Commissioner

## 2004 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded		Line of Business: Auto: Commercial Auto No-Fault (personal injury protection)						All Dollars in Thousands
Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Mutual Of Enumclaw Ins Co	14761	WA	\$1,229	16.38%	\$1,279	\$561	43.88%
2	State Farm Mut Auto Ins Co	25178	IL	\$585	7.80%	\$565	\$218	38.51%
3	Farmers Ins Exch	21652	CA	\$352	4.69%	\$339	\$150	44.18%
4	Truck Ins Exch	21709	CA	\$343	4.57%	\$345	\$28	8.22%
5	Zurich American Ins Co	16535	NY	\$323	4.31%	\$303	(\$12)	(3.83)%
6	American States Ins Co	19704	IN	\$261	3.48%	\$353	\$32	9.06%
7	Ace American Ins Co	22667	PA	\$234	3.11%	\$229	\$31	13.56%
8	Grange Ins Assn	22101	WA	\$229	3.05%	\$241	\$125	51.75%
9	United Fncl Cas Co	11770	OH	\$219	2.92%	\$86	\$78	90.56%
10	Unigard Ins Co	25747	WA	\$180	2.40%	\$194	\$90	46.43%
11	Nationwide Mut Ins Co	23787	OH	\$177	2.36%	\$137	\$35	25.68%
12	Progressive Northwestern Ins Co	42919	OH	\$173	2.31%	\$197	\$58	29.60%
13	Progressive Cas Ins Co	24260	OH	\$173	2.31%	\$187	\$87	46.46%
14	Progressive American Ins Co	24252	FL	\$162	2.16%	\$187	\$74	39.64%
15	North Pacific Ins Co	23892	OR	\$157	2.09%	\$119	\$23	19.62%
16	General Ins Co Of Amer	24732	WA	\$135	1.79%	\$50	\$3	6.25%
17	Financial Ind Co	19852	CA	\$129	1.71%	\$126	\$27	21.73%
18	Great West Cas Co	11371	NE	\$124	1.65%	\$115	(\$55)	(47.69)%
19	Alistate Ind Co	19240	IL	\$122	1.63%	\$120	\$85	71.35%
20	American Economy Ins Co	19690	IN	\$120	1.59%	\$135	(\$18)	(13.35)%
21	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$108	1.44%	\$90	\$26	28.66%
22	American States Preferred Ins Co	37214	IN	\$104	1.39%	\$96	\$14	14.26%
23	Progressive Northern Ins Co	38628	WI	\$94	1.25%	\$114	\$42	37.09%
24	Northland Ins Co	24015	MN	\$90	1.20%	\$101	\$63	61.98%
25	OneBeacon Ins Co	21970	PA	\$81	1.08%	\$74	\$8	10.51%
26	Oregon Automobile Ins Co	23922	OR	\$67	0.90%	\$60	(\$1)	(1.94)%
27	Ohio Cas Ins Co	24074	OH	\$66	0.88%	\$65	(\$6)	(9.07)%
28	Alistate Ins Co	19232	IL	\$62	0.82%	\$63	(\$43)	(67.91)%
29	American Ins Co	21857	NE	\$47	0.63%	\$54	(\$10)	(18.03)%
30	American Zurich Ins Co	40142	IL	\$46	0.61%	\$44	\$10	22.71%
31	Firemans Fund Ins Co	21873	CA	\$45	0.60%	\$43	(\$1)	(2.34)%
32	Travelers Property Cas Co Of Amer	25674	CT	\$45	0.59%	\$44	(\$51)	(115.80)%
33	Progressive Preferred Ins Co	37834	OH	\$43	0.57%	\$45	\$15	32.84%
34	Travelers Ind Co Of Amer	25666	CT	\$40	0.54%	\$35	\$24	70.87%
35	Continental Western Ins Co	10804	IA	\$40	0.54%	\$36	\$15	41.52%
36	Commosker Cas Co	20044	NE	\$36	0.48%	\$57	\$0	(0.01)%
37	Discover Prop & Cas Ins Co	36463	IL	\$36	0.47%	\$19	\$1	4.26%
38	Oregon Mutl Ins Co	14907	OR	\$35	0.46%	\$25	\$22	87.84%
39	Stonington Ins Co	10340	TX	\$34	0.45%	\$16	\$9	53.35%
40	American Cas Co Of Reading PA	20427	PA	\$33	0.45%	\$40	\$14	34.43%
All 183 Other Companies				\$925	12.33%	\$939	(\$206)	(21.89)%
Totals (Loss Ratio is average)				\$7,504	100.00%	\$7,367	\$1,566	21.26%

(1)Excluding all Loss Adjustment Expenses (LAE)

## State of Washington

## Office of Insurance Commissioner

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded2004 Washington Market Share and Loss Ratio  
Line of Business: Auto: Commercial Auto Physical Damage

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	All Dollars in Thousands
1	Balboa Ins Co	24813	CA	\$10,054	7.87%	\$8,600	\$5,410	62,91%
2	State Farm Mut Auto Ins Co	25178	IL	\$9,554	7.48%	\$9,527	\$5,515	57,88%
3	Mutual Of Enumclaw Ins Co	14761	WA	\$5,872	4.60%	\$5,861	\$2,253	38.44%
4	American States Ins Co	19704	IN	\$5,397	4.23%	\$6,882	\$2,174	31.58%
5	Universal Underwriters Ins Co	41181	KS	\$4,925	3.86%	\$4,919	\$1,443	29.34%
6	Great West Cas Co	11371	NE	\$4,727	3.70%	\$4,549	\$2,483	54.57%
7	Unigard Ins Co	25747	WA	\$3,084	2.42%	\$3,143	\$970	30.87%
8	Farmers Ins Exch	21652	CA	\$2,591	2.03%	\$2,479	\$1,113	44.88%
9	St Paul Fire & Marine Ins Co	24767	MN	\$2,396	1.88%	\$2,695	\$511	18.95%
10	Truck Ins Exch	21709	CA	\$2,379	1.88%	\$2,361	\$1,330	56.33%
11	Comhusker Cas Co	20044	NE	\$2,304	1.80%	\$2,286	\$833	36.41%
12	North Pacific Ins Co	23892	OR	\$2,299	1.80%	\$2,322	\$1,039	44.78%
13	American Economy Ins Co	19890	IN	\$2,253	1.76%	\$2,646	\$653	24.69%
14	Empire Fire & Marine Ins Co	21326	NE	\$2,164	1.69%	\$1,909	\$727	38.09%
15	American States Preferred Ins Co	37214	IN	\$2,102	1.65%	\$2,216	\$632	28.50%
16	Zurich American Ins Co	16535	NY	\$2,009	1.57%	\$1,892	\$428	22.60%
17	Continental Western Ins Co	10804	IA	\$1,985	1.55%	\$1,827	\$628	34.39%
18	State Natl Ins Co Inc	12831	TX	\$1,911	1.50%	\$1,648	\$619	37.58%
19	Northland Ins Co	24015	MN	\$1,891	1.48%	\$2,079	\$1,153	55.44%
20	General Ins Co Of Amer	24732	WA	\$1,887	1.48%	\$717	\$304	42.45%
21	Ohio Cas Ins Co	24074	OH	\$1,697	1.33%	\$1,651	\$425	25.76%
22	Canal Ins Co	10464	SC	\$1,639	1.28%	\$1,578	\$665	42.12%
23	Nationwide Mut Ins Co	23787	OH	\$1,528	1.20%	\$1,245	\$531	42.67%
24	Grange Ins Assn	22101	WA	\$1,472	1.15%	\$1,534	\$595	38.82%
25	Oregon Automobile Ins Co	23922	OR	\$1,471	1.15%	\$1,488	\$431	28.97%
26	American General Ind Co	24376	IL	\$1,465	1.15%	\$1,268	\$548	43.24%
27	Allstate Ind Co	19240	IL	\$1,446	1.13%	\$1,415	\$329	23.23%
28	Progressive Cas Ins Co	24260	OH	\$1,443	1.13%	\$1,576	\$627	39.79%
29	United Fincl Cas Co	111770	OH	\$1,430	1.12%	\$523	\$277	52.92%
30	Allstate Ins Co	19232	IL	\$1,342	1.05%	\$1,466	\$561	38.25%
31	Travelers Ind Co	25658	CT	\$1,258	0.99%	\$1,195	\$475	39.74%
32	Progressive American Ins Co	24252	FL	\$1,250	0.98%	\$1,337	\$592	44.26%
33	Financial Ind Co	19852	CA	\$1,131	0.89%	\$1,067	\$266	24.98%
34	American Cas Co Of Reading PA	20427	PA	\$1,106	0.87%	\$1,200	\$443	36.95%
35	Harcos Natl Ins Co	26433	IL	\$1,086	0.85%	\$991	\$973	98.17%
36	Sentry Select Ins Co	21180	WI	\$1,081	0.85%	\$1,137	\$771	67.78%
37	Federated Mut Ins Co	13935	MN	\$980	0.77%	\$973	\$391	40.16%
38	Federal Ins Co	20281	IN	\$980	0.77%	\$1,056	\$326	30.88%
39	National Ind Co	20087	NE	\$930	0.73%	\$871	\$210	24.05%
40	Progressive Northwestern Ins Co	42919	OH	\$921	0.72%	\$1,031	\$329	31.91%
All	225 Other Companies			\$30,258	23.69%	\$30,870	\$10,626	34.42%
	Totals (Loss Ratio is average)			\$127,700	100.00%	\$126,029	\$50,608	40.16%

(1)Excluding all Loss Adjustment Expenses (LAE)

## State of Washington

## Office of Insurance Commissioner

## 2004 Washington Market Share and Loss Ratio

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Line of Business: Auto; Other Commercial Auto Liability										All Dollars in Thousands	
Rank	Company Name	NACI Code	Dom	Direct Premium Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)			
1	American States Ins Co	19704	IN	\$20,587	5.34%	\$24,692	\$9,362	37.92%			
2	Great West Cas Co	11371	NE	\$18,374	4.76%	\$16,711	\$8,204	49.09%			
3	Mutual Of Enumclaw Ins Co	14761	WA	\$13,724	3.56%	\$13,985	(\$1,618)	(11.57)%			
4	St Paul Fire & Marine Ins Co	24767	MN	\$10,961	2.84%	\$11,879	\$15,941	134.19%			
5	Zurich American Ins Co	16535	NY	\$9,788	2.54%	\$9,193	\$4,423	48.11%			
6	American States Preferred Ins Co	37214	IN	\$8,839	2.29%	\$8,945	\$4,571	51.11%			
7	General Ins Co Of Amer	24732	WA	\$8,685	2.25%	\$3,548	\$40,598	1144.26%			
8	Unigard Ins Co	25747	WA	\$8,337	2.16%	\$7,984	\$3,575	44.78%			
9	Truck Ins Exch	21709	CA	\$7,967	2.07%	\$8,064	\$4,404	54.61%			
10	Comhusker Cas Co	20044	NE	\$7,869	2.04%	\$7,727	\$4,652	60.21%			
11	Farmers Ins Exch	21652	CA	\$7,786	2.02%	\$7,406	\$4,276	57.72%			
12	American Economy Ins Co	19690	IN	\$7,760	2.01%	\$8,646	\$2,864	33.12%			
13	North Pacific Ins Co	23892	OR	\$7,155	1.85%	\$6,795	\$2,997	44.10%			
14	Continental Western Ins Co	10804	IA	\$7,002	1.82%	\$6,514	\$1,612	24.74%			
15	State Farm Mut Auto Ins Co	25178	IL	\$6,896	1.79%	\$6,628	\$3,148	47.49%			
16	Canal Ins Co	10464	SC	\$5,776	1.50%	\$5,709	\$4,801	84.09%			
17	United Fncl Cas Co	11770	OH	\$5,723	1.48%	\$2,182	\$2,098	96.14%			
18	Universal Underwriters Ins Co	41181	KS	\$5,678	1.47%	\$5,609	\$2,805	50.01%			
19	American Cas Co Of Reading PA	20427	PA	\$5,661	1.47%	\$6,024	\$1,615	26.81%			
20	Progressive Cas Ins Co	24260	OH	\$5,629	1.46%	\$6,132	\$2,206	35.98%			
21	Oregon Automobile Ins Co	23922	OR	\$5,252	1.36%	\$4,760	\$1,742	36.59%			
22	Ohio Cas Ins Co	24074	OH	\$5,183	1.34%	\$5,020	\$2,926	58.29%			
23	Nationwide Mut Ins Co	23787	OH	\$5,141	1.33%	\$5,253	\$5,225	122.86%			
24	Granite State Ins Co	23809	PA	\$4,965	1.29%	\$2,308	\$442	19.16%			
25	Northland Ins Co	24015	MN	\$4,868	1.26%	\$5,285	\$3,077	58.22%			
26	Empire Fire & Marine Ins Co	21326	NE	\$4,830	1.25%	\$4,824	\$1,314	27.25%			
27	Progressive American Ins Co	24252	FL	\$4,343	1.13%	\$4,693	\$2,293	48.87%			
28	Transportation Ins Co	20494	IL	\$4,238	1.10%	\$3,602	\$3,150	87.46%			
29	American Home Assur Co	19380	NY	\$4,048	1.05%	\$4,255	\$1,266	29.76%			
30	Progressive Northwestern Ins Co	42919	OH	\$4,036	1.05%	\$4,600	\$1,821	39.58%			
31	Sentry Select Ins Co	21180	WI	\$3,954	1.02%	\$3,696	\$2,284	61.79%			
32	Continental Cas Co	20443	IL	\$3,822	0.99%	\$3,628	\$961	26.49%			
33	Travelers Ind Co	25658	CT	\$3,793	0.98%	\$3,857	\$1,381	35.81%			
34	Federated Mut Ins Co	13935	MN	\$3,709	0.96%	\$3,595	\$2,445	68.00%			
35	Hartford Fire Ind Co	19682	C-T	\$3,670	0.95%	\$3,572	\$963	26.96%			
36	Allstate Ins Co	19232	IL	\$3,627	0.94%	\$3,666	\$1,012	27.61%			
37	Liberty Mut Fire Ins Co	23035	MA	\$3,520	0.91%	\$3,545	\$1,703	48.04%			
38	Harcos Natl Ins Co	26433	IL	\$3,289	0.85%	\$2,917	\$1,556	53.36%			
39	American Forest Cas Co RRG	11590	SC	\$3,213	0.83%	\$2,398	\$1,161	48.40%			
40	Ace American Ins Co	22667	PA	\$3,184	0.83%	\$2,859	\$754	26.38%			
All	251 Other Companies			\$122,824	31.85%	\$121,808	\$39,300	32.26%			
(1)Excluding all Loss Adjustment Expenses (LAE)				\$385,744	100.00%	\$373,515	\$199,311	53.36%			

## State of Washington

**Office of Insurance Commissioner**  
**2004 Washington Market Share and Loss Ratio**  
**Line of Business: Auto: Other Passenger Auto Liability**

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)	All Dollars in Thousands
1	State Farm Mut Auto Ins Co	25178	IL	\$244,907	13.03%	\$243,275	\$157,171	64.61%	
2	Farmers Ins Co Of WA	21644	WA	\$172,836	9.19%	\$172,875	\$145,002	83.88%	
3	Safeco Ins Co Of IL	39012	IL	\$133,408	7.10%	\$131,474	\$82,769	62.95%	
4	Allstate Ins Co	19232	IL	\$117,909	6.27%	\$119,819	\$47,798	39.89%	
5	Pemco Mut Ins Co	24341	WA	\$86,188	4.58%	\$85,184	\$63,688	74.77%	
6	Progressive Northwestern Ins Co	42919	OH	\$60,280	3.21%	\$44,401	\$25,546	57.54%	
7	United Services Auto Assoc	25941	TX	\$55,391	2.95%	\$55,018	\$38,109	69.27%	
8	Progressive Max Ins Co	24279	OH	\$55,314	2.94%	\$54,783	\$29,211	53.32%	
9	Geico General Ins Co	35882	MD	\$47,396	2.55%	\$46,386	\$36,886	79.52%	
10	Mid-Century Ins Co	21687	CA	\$45,069	2.40%	\$44,617	\$31,634	70.90%	
11	USAA Cas Ins Co	25968	TX	\$42,151	2.24%	\$41,547	\$28,161	67.78%	
12	Pemco Ins Co	18050	WA	\$40,847	2.17%	\$39,666	\$31,436	79.25%	
13	Allstate Ind Co	19240	IL	\$36,701	1.95%	\$37,340	\$18,775	50.28%	
14	Allstate Prop & Cas Ins Co	17230	IL	\$36,568	1.94%	\$32,801	\$22,056	67.24%	
15	Mutual Of Enumclaw Ins Co	14761	WA	\$36,414	1.94%	\$41,173	\$24,899	60.47%	
16	Viking Ins Co Of WI	13137	CO	\$32,729	1.74%	\$28,575	\$15,782	55.23%	
17	Geico Ind Co	22055	MD	\$28,585	1.52%	\$25,814	\$18,160	70.35%	
18	Hartford Underwriters Ins Co	30104	CT	\$28,261	1.50%	\$28,481	\$19,842	69.67%	
19	State Farm Fire And Cas Co	25143	IL	\$27,418	1.46%	\$27,945	\$19,569	70.03%	
20	Nationwide Mut Ins Co	23787	OH	\$26,384	1.40%	\$25,722	\$20,485	79.64%	
21	Financial Ind Co	19852	CA	\$25,950	1.38%	\$26,003	\$19,868	76.41%	
22	Government Employees Ins Co	22063	MD	\$25,533	1.36%	\$25,014	\$19,897	79.55%	
23	Safeco Ins Co Of Amer	24740	WA	\$21,519	1.14%	\$21,517	\$14,707	68.36%	
24	Liberty Mut Fire Ins Co	23035	MA	\$20,546	1.09%	\$18,337	\$12,415	67.70%	
25	Dairyland Ins Co	21164	WI	\$18,977	1.01%	\$18,745	\$11,046	58.93%	
26	Grange Ins Assn	22101	WA	\$17,716	0.94%	\$17,833	\$10,114	56.71%	
27	Metropolitan Cas Ins Co	40169	RI	\$17,143	0.91%	\$16,113	\$12,428	77.13%	
28	Encompass Ins Co Of America	1071	IL	\$16,138	0.86%	\$11,682	\$4,019	34.40%	
29	Property & Cas Ins Co Of Hartford	34690	IN	\$16,089	0.86%	\$13,667	\$8,793	64.33%	
30	Unigard Ins Co	25747	WA	\$15,968	0.85%	\$16,989	\$10,340	60.86%	
31	Country Mut Ins Co	20990	IL	\$15,884	0.85%	\$18,329	\$10,845	59.17%	
32	Geico Cas Co	41491	MD	\$13,122	0.70%	\$14,185	\$8,460	59.64%	
33	Illinois Natl Ins Co	23817	IL	\$12,836	0.68%	\$13,686	\$11,835	86.47%	
34	Amex Assur Co	27928	IL	\$12,698	0.68%	\$12,087	\$10,534	87.16%	
35	American Commerce Ins Co	19941	OH	\$12,659	0.67%	\$11,516	\$6,308	54.77%	
36	General Ins Co Of Amer	24732	WA	\$11,886	0.63%	\$10,757	\$7,597	70.63%	
37	North Pacific Ins Co	23892	OR	\$11,883	0.63%	\$11,926	\$8,163	68.45%	
38	Integon Ind Corp	22772	NC	\$11,783	0.63%	\$10,673	\$6,714	62.90%	
39	Amica Mut Ins Co	19976	RI	\$11,114	0.59%	\$10,543	\$6,641	62.99%	
40	Omni Ins Co	39098	IL	\$10,199	0.54%	\$10,975	\$10,102	92.05%	
All 207 Other Companies				\$205,131	10.91%	\$222,321	\$158,018	71.08%	
(1)Excluding all Loss Adjustment Expenses (LAE)				\$1,880,131	100.00%	\$1,859,795	\$1,245,823	66.99%	

## State of Washington

## Office of Insurance Commissioner

## 2004 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded		Line of Business: Auto: Private Passenger Auto No-Fault (personal injury protection)						All Dollars in Thousands		
Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)		
1	State Farm Mut Auto Ins Co	25178	IL	\$47,960	16.89%	\$47,807	\$27,350	57.21%		
2	Farmers Ins Co Of WA	21644	WA	\$45,470	16.01%	\$42,175	\$25,058	59.41%		
3	Allstate Ins Co	19232	IL	\$19,678	6.93%	\$20,135	\$13,753	68.30%		
4	Safeco Ins Co Of IL	39012	IL	\$19,168	6.75%	\$18,397	\$9,286	50.47%		
5	Pemco Mut Ins Co	24341	WA	\$13,586	4.78%	\$12,759	\$8,895	69.71%		
6	Progressive Northwestern Ins Co	42919	OH	\$7,672	2.70%	\$5,483	\$3,030	55.26%		
7	Geico General Ins Co	35882	MD	\$6,751	2.38%	\$6,567	\$6,700	102.02%		
8	USAA Cas Ins Co	25968	TX	\$6,646	2.34%	\$6,568	\$3,032	46.16%		
9	Pemco Ins Co	18805	WA	\$6,309	2.22%	\$5,823	\$4,514	77.52%		
10	United Services Auto Assoc	25941	TX	\$6,238	2.20%	\$6,222	\$4,202	67.53%		
11	Progressive Max Ins Co	24279	OH	\$6,053	2.13%	\$5,948	\$3,288	55.27%		
12	Hartford Underwriters Ins Co	30104	CT	\$5,130	1.81%	\$5,136	\$2,553	49.70%		
13	Mutual Of Enumclaw Ins Co	14761	WA	\$4,923	1.73%	\$5,574	\$5,314	95.33%		
14	Mid-Century Ins Co	21687	CA	\$4,916	1.73%	\$4,926	\$5,084	103.20%		
15	State Farm Fire And Cas Co	25143	IL	\$4,742	1.67%	\$4,897	\$4,010	81.89%		
16	Geico Ind Co	22055	MD	\$4,216	1.48%	\$3,790	\$3,091	81.57%		
17	Allstate Prop & Cas Ins Co	17230	IL	\$3,821	1.35%	\$3,428	\$6,758	197.13%		
18	Allstate Ind Co	19240	IL	\$3,820	1.35%	\$3,942	\$3,815	96.77%		
19	Nationwide Mut Ins Co	23787	OH	\$3,590	1.26%	\$3,411	\$2,974	87.18%		
20	Government Employees Ins Co	22063	MD	\$3,512	1.24%	\$3,465	\$2,919	84.26%		
21	Safeco Ins Co Of Amer	24740	WA	\$3,132	1.10%	\$3,134	\$1,199	38.26%		
22	Liberty Mut Fire Ins Co	23035	MA	\$3,115	1.10%	\$2,670	\$1,841	68.97%		
23	Encompass Ins Co Of America	1071	IL	\$3,012	1.06%	\$2,197	\$1,454	66.19%		
24	Metropolitan Cas Ins Co	40169	RJ	\$2,975	1.05%	\$2,843	\$1,944	68.40%		
25	Country Mut Ins Co	20990	IL	\$2,298	0.81%	\$0	\$0	0.00%		
26	Grange Ins Assn	22101	WA	\$2,248	0.79%	\$2,273	\$1,404	61.80%		
27	Unigard Ins Co	25747	WA	\$2,016	0.71%	\$2,131	\$1,495	70.16%		
28	Amex Assur Co	27928	IL	\$1,981	0.70%	\$1,972	\$1,614	81.86%		
29	Property & Cas Ins Co Of Hartford	34690	IN	\$1,801	0.63%	\$1,536	\$2,067	134.59%		
30	Viking Ins Co Of WI	13137	CO	\$1,722	0.61%	\$1,566	\$12	0.74%		
31	Geico Cas Co	41491	MD	\$1,603	0.56%	\$1,739	\$1,009	58.04%		
32	North Pacific Ins Co	23892	OR	\$1,551	0.55%	\$1,574	\$886	56.32%		
33	American Commerce Ins Co	19941	OH	\$1,490	0.52%	\$1,324	\$1,122	84.73%		
34	Financial Ind Co	19852	CA	\$1,470	0.52%	\$1,509	\$1,024	67.89%		
35	AIU Ins Co	19399	NY	\$1,456	0.51%	\$1,559	\$617	39.58%		
36	National Merit Ins Co	39004	WA	\$1,318	0.46%	\$1,310	\$682	52.06%		
37	Dairyland Ins Co	21164	WI	\$1,259	0.44%	\$1,187	\$634	53.37%		
38	Progressive Classic Ins Co	42994	WI	\$1,164	0.41%	\$790	\$504	63.76%		
39	General Ins Co Of Amer	24732	WA	\$1,145	0.40%	\$1,038	\$938	90.30%		
40	Unitrin Auto & Home Ins Co	16063	NY	\$1,107	0.39%	\$968	\$1,144	118.19%		
All 173 Other Companies				\$2,1863	7.70%	\$25,049	\$16,434	65.61%		
(1)Excluding all Loss Adjustment Expenses (LAE)				\$283,939	100.00%	\$274,821	\$183,648	66.82%		

## State of Washington

## Office of Insurance Commissioner

**2004 Washington Market Share and Loss Ratio**  
**Line of Business: Auto: Private Passenger Auto Physical Damage**  
**All Premiums Excluded**

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$169,797	13.25%	\$172,849	\$102,281	59.17%
2	Farmers Ins Co Of WA	21644	WA	\$137,211	10.71%	\$135,988	\$69,358	51.01%
3	Safeco Ins Co Of IL	39012	IL	\$90,117	7.03%	\$90,138	\$39,998	44.37%
4	Allstate Ins Co	19232	IL	\$84,847	6.62%	\$85,251	\$39,106	45.87%
5	Pemco Mut Ins Co	24341	WA	\$64,682	5.05%	\$64,590	\$29,122	45.09%
6	United Services Auto Assoc	25941	TX	\$43,955	3.43%	\$43,125	\$21,511	49.88%
7	Progressive Northwestern Ins Co	42919	OH	\$34,436	2.69%	\$26,038	\$12,082	46.40%
8	Progressive Max Ins Co	24279	OH	\$34,388	2.68%	\$33,532	\$14,918	44.49%
9	USAA Cas Ins Co	25968	TX	\$33,475	2.61%	\$32,670	\$15,804	48.38%
10	Pemco Ins Co	18805	WA	\$33,455	2.61%	\$33,278	\$15,957	47.95%
11	Allstate Prop & Cas Ins Co	17230	IL	\$30,277	2.36%	\$26,948	\$13,324	49.44%
12	Geico General Ins Co	35882	MD	\$30,098	2.35%	\$29,800	\$15,792	52.99%
13	Allstate Ind Co	19240	IL	\$24,492	1.91%	\$24,672	\$11,674	47.32%
14	Hartford Underwriters Ins Co	30104	CT	\$23,550	1.84%	\$23,960	\$11,275	47.06%
15	Mutual Of Enumclaw Ins Co	14761	WA	\$23,229	1.81%	\$26,579	\$11,643	43.80%
16	Mid-Century Ins Co	21687	CA	\$19,986	1.56%	\$19,787	\$10,482	52.98%
17	Nationwide Mut Ins Co	23787	OH	\$17,587	1.37%	\$17,656	\$6,773	38.36%
18	Government Employees Ins Co	22063	MD	\$16,809	1.31%	\$16,824	\$8,904	52.92%
19	State Farm Fire And Cas Co	25143	IL	\$16,692	1.30%	\$17,462	\$10,339	59.21%
20	Liberty Mut Fire Ins Co	23035	MA	\$15,728	1.23%	\$14,310	\$6,724	46.99%
21	Geico Ind Co	22055	MD	\$15,022	1.17%	\$13,766	\$5,961	43.31%
22	Metropolitan Cas Ins Co	40169	RI	\$13,641	1.06%	\$12,902	\$5,479	42.46%
23	Encompass Ins Co Of America	10071	IL	\$12,684	0.99%	\$9,061	\$4,089	45.13%
24	Grange Ins Assn	22101	WA	\$12,525	0.98%	\$12,464	\$5,418	43.47%
25	Safeco Ins Co Of Amer	24740	WA	\$12,343	0.96%	\$12,578	\$6,565	52.20%
26	Property & Cas Ins Co Of Hartford	34690	IN	\$11,974	0.93%	\$10,074	\$5,173	51.35%
27	Country Mut Ins Co	20990	IL	\$10,987	0.86%	\$11,093	\$5,178	46.68%
28	Unigard Ins Co	25747	WA	\$10,012	0.78%	\$10,636	\$4,308	40.51%
29	American Commerce Ins Co	19941	OH	\$9,666	0.75%	\$8,866	\$4,013	45.26%
30	North Pacific Ins Co	23892	OR	\$9,323	0.73%	\$9,302	\$3,435	36.92%
31	Amex Assur Co	27928	IL	\$8,881	0.69%	\$8,478	\$5,024	59.26%
32	Amica Mut Ins Co	19976	RI	\$7,688	0.60%	\$7,586	\$2,794	36.83%
33	Financial Ind Co	19852	CA	\$7,520	0.59%	\$7,715	\$3,511	45.51%
34	Dairyland Ins Co	21164	WI	\$7,293	0.57%	\$7,484	\$3,401	45.44%
35	Illinois Natl Ins Co	23817	IL	\$7,134	0.56%	\$7,817	\$3,737	47.80%
36	Viking Ins Co Of WI	13137	CO	\$6,903	0.54%	\$6,052	\$2,608	43.09%
37	National Merit Ins Co	39004	WA	\$6,402	0.50%	\$6,414	\$3,142	48.99%
38	Nationwide Mut Fire Ins Co	23779	OH	\$6,396	0.50%	\$6,686	\$2,499	37.37%
39	Integon Ind Corp	22772	NC	\$6,225	0.49%	\$5,753	\$2,811	48.86%
40	General Ins Co Of Amer	24732	WA	\$5,897	0.46%	\$5,432	\$2,924	53.82%
All	192 Other Companies			\$148,232	11.57%	\$159,760	\$72,550	45.41%
(1)Excluding all Loss Adjustment Expenses (LAE)	Totals (Loss Ratio is average)			1,281,488	100.00%	\$1,275,357	\$621,687	48.75%

**State of Washington**  
**Office of Insurance Commissioner**

**Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded**

**2004 Washington Market Share and Loss Ratio  
Line of Business: Boiler and Machinery**

Rank	Company Name	NAIC Code	Dom	Direct Premium Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	All Dollars in Thousands
1	Factory Mut Ins Co	21482	RI	\$6,096	25.40%	\$6,311	\$813	12.89%
2	Hartford Steam Boil Inspec & Ins Co	11452	CT	\$3,601	15.00%	\$3,655	\$1,060	28.99%
3	Continental Cas Co	20443	IL	\$2,098	8.74%	\$2,000	\$1,239	61.96%
4	Affiliated Fm Ins Co	10014	RI	\$1,903	7.93%	\$1,796	\$83	4.62%
5	Universal Underwriters Ins Co	41181	KS	\$1,541	6.42%	\$1,537	\$0	(0.02)%
6	St Paul Fire & Marine Ins Co	24767	MN	\$1,057	4.40%	\$1,045	\$1,150	110.01%
7	Zurich American Ins Co	16535	NY	\$977	4.07%	\$946	\$374	39.51%
8	Pacific Ind Co	20346	WI	\$907	3.78%	\$869	\$137	15.72%
9	Federal Ins Co	20281	IN	\$895	3.73%	\$856	\$19	2.16%
10	Travelers Property Cas Co Of Amer	25674	CT	\$815	3.40%	\$938	\$91	9.69%
11	American Guarantee & Liability Ins	26247	NY	\$401	1.67%	\$368	\$29	7.91%
12	Western Natl Assur Co	24465	WA	\$362	1.51%	\$318	\$9	2.85%
13	Oregon Mutl Ins Co	14907	OR	\$350	1.46%	\$306	\$14	4.67%
14	Allianz Global Risks US Ins Co	35300	CA	\$248	1.04%	\$182	(\$97)	(53.32)%
15	Lumbermens Underwriting Alliance	23108	MO	\$233	0.97%	\$205	\$0	0.00%
16	Great Northern Ins Co	20303	MN	\$215	0.90%	\$220	\$5	2.11%
17	Federated Mut Ins Co	13935	MN	\$168	0.70%	\$164	\$3	2.04%
18	National Union Fire Ins Co Of Pitts	19445	PA	\$145	0.61%	\$113	\$9	7.91%
19	Continental Western Ins Co	10804	IA	\$139	0.58%	\$124	\$0	0.00%
20	Birmingham Fire Ins Co Of PA	19402	PA	\$138	0.58%	\$54	\$6	12.00%
21	US Fidelity & Guaranty Co	25887	MD	\$133	0.55%	\$136	\$49	36.25%
22	Amco Ins Co	19100	IA	\$123	0.51%	\$112	\$5	4.63%
23	Westport Ins Corp	34207	MO	\$117	0.49%	\$121	(\$14)	(11.38)%
24	St Paul Mercury Ins Co	24791	MN	\$95	0.40%	\$84	(\$40)	(47.47)%
25	Northwestern Pacific Ind Co	20338	OR	\$93	0.39%	\$97	(\$1)	(1.17)%
26	Tokio Marine & Nichido Fire Ins Co	12904	NY	\$75	0.31%	\$78	\$18	22.37%
27	Sirius Amer Ins Co	35408	DE	\$73	0.30%	\$72	\$5	7.19%
28	Transportation Ins Co	20494	IL	\$72	0.30%	\$72	\$30	41.18%
29	Travelers Ind Co	25658	CT	\$70	0.29%	\$42	\$14	32.88%
30	Allstate Ins Co	19232	IL	\$69	0.29%	\$70	(\$6)	(10.81)%
31	American States Ins Co	19704	IN	\$59	0.24%	\$112	\$11	9.90%
32	Phoenix Ins Co	25623	CT	\$58	0.24%	\$54	\$7	13.22%
33	XL Ins Amer Inc	24554	DE	\$52	0.22%	\$32	(\$12)	(38.73)%
34	Vigilant Ins Co	20397	NY	\$50	0.21%	\$59	\$0	(0.62)%
35	Fidelity & Guaranty Ins Co	35386	IA	\$43	0.18%	\$41	\$10	23.63%
36	Hartford Fire Ins Co	19682	CT	\$36	0.15%	\$32	(\$1)	(1.68)%
37	St Paul Guardian Ins Co	24775	MN	\$33	0.14%	\$47	\$51	107.97%
38	Fidelity & Guaranty Ins Underwriters	25879	WI	\$32	0.13%	\$39	(\$3)	(8.82)%
39	American Home Assur Co	19380	NY	\$29	0.12%	\$38	\$2	6.21%
40	Great American Ins Co	16691	OH	\$29	0.12%	\$40	\$0	0.00%
All	74 Other Companies			\$369	1.54%	\$425	\$60	14.06%
				\$24,000	100.00%	\$23,810	\$5,125	21.53%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington

Office of Insurance Commissioner  
2004 Washington Market Share and Loss Ratio  
Line of Business: Burglary and Theft  
All Dollars in Thousands

## Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Federal Ins Co	20281	IN	\$451	21.08%	\$436	\$10	2.32%
2	Travelers Cas & Surety Co Of Amer	31194	CT	\$290	13.53%	\$285	\$30	10.64%
3	Universal Underwriters Ins Co	41181	KS	\$280	13.08%	\$286	\$341	119.22%
4	Fidelity & Deposit Co Of MD	39306	MD	\$191	8.95%	\$184	\$0	0.00%
5	Hartford Fire In Co	19682	CT	\$152	7.08%	\$144	(\$55)	(37.96)%
6	Benchmark Ins Co	41394	KS	\$122	5.68%	\$119	\$20	16.82%
7	St Paul Fire & Marine Ins Co	24767	MN	\$78	3.62%	\$71	\$28	39.36%
8	Harcos Natl Ins Co	26433	IL	\$71	3.33%	\$57	\$7	12.47%
9	National Union Fire Ins Co Of Pitts	19445	PA	\$54	2.52%	\$35	(\$2)	(5.19)%
10	St Paul Mercury Ins Co	24791	MN	\$38	1.76%	\$18	\$8	42.19%
11	Nationwide Mut Ins Co	23787	OH	\$38	1.76%	\$33	\$1	2.87%
12	American Ins Co	21857	NE	\$26	1.20%	\$36	(\$1)	(3.45)%
13	Gulf Ins Co	22217	CT	\$23	1.08%	\$32	\$119	372.04%
14	National Surety Corp	21881	IL	\$23	1.06%	\$11	\$0	4.27%
15	Federated Mut Ins Co	13935	MN	\$22	1.01%	\$21	\$0	0.55%
16	American States Ins Co	19704	IN	\$20	0.96%	\$25	\$5	18.76%
17	Western Natl Assur Co	24465	WA	\$18	0.84%	\$15	\$0	0.00%
18	Mutual Of Enumclaw Ins Co	14761	WA	\$18	0.83%	\$18	(\$3)	(16.88)%
19	National Farmers Union Prop & Cas	16217	CO	\$16	0.75%	\$15	(\$2)	(12.18)%
20	Travelers Ind Co	25658	CT	\$13	0.59%	\$11	\$3	23.36%
21	XL Ins Amer Inc	24554	DE	\$12	0.57%	\$8	\$0	(5.23)%
22	North Pointe Ins Co	27740	MN	\$12	0.56%	\$7	\$0	0.00%
23	Great American Assur Co	26344	OH	\$12	0.56%	\$11	\$0	(2.51)%
24	American Hardware Mut Ins Co	13331	OH	\$11	0.50%	\$10	\$163	1651.11%
25	American Zurich Ins Co	40142	IL	\$10	0.45%	\$9	\$0	0.00%
26	Sentry Select Ins Co	21180	WI	\$9	0.44%	\$12	\$0	(0.47)%
27	Alaska Natl Ins Co	38733	AK	\$9	0.44%	\$9	\$50	586.10%
28	Travers Cas & Surety Co	19038	CT	\$9	0.40%	\$8	\$2	23.72%
29	Zurich American Ins Co	16535	NY	\$8	0.37%	\$5	\$0	0.00%
30	Empire Fire & Marine Ins Co	21326	NE	\$8	0.35%	\$8	\$2	16.09%
31	Vigilant Ins Co	20397	NY	\$7	0.34%	\$2	\$0	23.76%
32	Firemans Fund Ins Co	21873	CA	\$7	0.32%	\$4	\$0	2.65%
33	Safeco Ins Co Of Amer	24740	WA	\$7	0.31%	\$8	\$1	15.33%
34	Executive Risk Ind Inc	35181	DE	\$6	0.29%	\$5	\$0	3.67%
35	Genesis Ins Co	38962	CT	\$6	0.29%	\$6	(\$5)	(83.43)%
36	Allstate Ins Co	19232	IL	\$6	0.29%	\$7	\$3	40.23%
37	Nationwide Agribusiness Ins Co	28223	IA	\$6	0.26%	\$3	\$0	4.88%
38	North Pacific Ins Co	23892	OR	\$5	0.25%	\$4	\$0	1.69%
39	Unigard Ins Co	25747	WA	\$5	0.21%	\$5	\$0	(5.50)%
40	American Guarantee & Liability Ins	26247	NY	\$4	0.21%	\$12	\$0	0.00%
All	75 Other Companies			\$41	1.91%	\$55	\$90	163.90%
				\$2,140	100.00%	\$2,045	\$814	39.78%
					Totals (Loss Ratio is average)			

(1)Excluding all Loss Adjustment Expenses (LAE)

## Office of Insurance Commissioner

## 2004 Washington Market Share and Loss Ratio

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Rank		Company Name		Line of Business: Commercial Multiple Peril (liability portion)				All Dollars in Thousands		
		NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)		
1	Contractors Bonding & Ins Co	37206	WA	\$15,847	5.79%	\$13,808	\$3,226	23.37%		
2	American States Ins Co	19704	IN	\$14,956	5.47%	\$18,590	\$11,309	60.83%		
3	State Farm Fire And Cas Co	25143	IL	\$13,944	5.10%	\$13,159	\$5,605	42.59%		
4	American Economy Ins Co	19690	IN	\$11,188	4.09%	\$13,005	\$4,392	33.77%		
5	Mutual Of Enumclaw Ins Co	14761	WA	\$9,226	3.37%	\$9,181	(\$5,908)	(64.35)%		
6	Truck Ins Exch	21709	CA	\$8,771	3.21%	\$7,833	\$5,628	71.86%		
7	Federal Ins Co	20281	IN	\$8,550	3.13%	\$7,558	\$1,119	14.80%		
8	Farmers Ins Exch	21652	CA	\$8,099	2.96%	\$7,151	\$5,243	73.32%		
9	Hartford Cas Ins Co	29424	IN	\$7,795	2.85%	\$7,187	\$5,875	81.75%		
10	North Pacific Ins Co	23892	OR	\$7,689	2.81%	\$7,860	\$7,249	92.24%		
11	Philadelphia Ind Ins Co	18058	PA	\$7,624	2.79%	\$7,474	\$1,203	16.10%		
12	Travelers Property Cas Co Of Amer	25674	CT	\$7,470	2.73%	\$7,863	\$2,859	36.34%		
13	Zurich American Ins Co	16535	NY	\$7,088	2.59%	\$6,416	\$3,302	51.46%		
14	Continental Western Ins Co	10804	IA	\$6,933	2.53%	\$6,133	\$1,184	19.30%		
15	Allstate Ins Co	19232	IL	\$6,924	2.53%	\$6,198	\$184	2.97%		
16	First Natl Ins Co Of Amer	24724	WA	\$6,448	2.36%	\$3,368	\$502	14.89%		
17	General Ins Co Of Amer	24732	WA	\$6,260	2.29%	\$3,001	\$626	20.85%		
18	Ohio Cas Ins Co	24074	OH	\$6,205	2.27%	\$5,985	\$3,666	61.58%		
19	American Ins Co	21857	NE	\$4,855	1.77%	\$5,009	\$4,402	87.89%		
20	National Surety Corp	21881	IL	\$4,590	1.68%	\$4,018	\$1,676	41.72%		
21	Nationwide Mut Ins Co	23787	OH	\$4,475	1.64%	\$3,593	\$1,134	31.57%		
22	Unigard Ins Co	25747	WA	\$4,416	1.61%	\$4,482	\$2,592	57.82%		
23	American Cas Co Of Reading PA	20427	PA	\$4,253	1.55%	\$4,563	\$1,928	42.25%		
24	Oregon Automobile Ins Co	23922	OR	\$3,654	1.34%	\$3,380	\$2,553	75.53%		
25	Charter Oak Fire Ins Co	25615	CT	\$3,355	1.23%	\$3,393	\$2,331	68.72%		
26	Firemans Fund Ins Co	21873	CA	\$3,185	1.16%	\$2,497	(\$21.1)	(8.45)%		
27	West American Ins Co	44393	IN	\$3,104	1.13%	\$2,998	\$3,200	106.75%		
28	Transportation Ins Co	20494	IL	\$3,063	1.12%	\$2,839	\$0	0.01%		
29	Hartford Fire In Co	19682	CT	\$2,902	1.06%	\$3,017	\$2,827	93.71%		
30	Amico Ins Co	19100	IA	\$2,762	1.01%	\$2,409	\$1,371	56.91%		
31	Liberty Northwest Ins Corp	41939	OR	\$2,615	0.96%	\$2,585	\$1,232	47.67%		
32	Granite State Ins Co	23809	PA	\$2,506	0.92%	\$1,516	\$485	31.96%		
33	Atlantic Specialty Ins Co	27154	NY	\$2,478	0.91%	\$1,201	\$469	39.08%		
34	Travelers Ind Co	25658	CT	\$2,459	0.90%	\$2,802	\$718	25.61%		
35	Oregon Mut Ins Co	14907	OR	\$2,434	0.89%	\$1,808	\$840	46.44%		
36	Church Mut Ins Co	18767	WI	\$2,400	0.88%	\$2,272	\$1,059	46.63%		
37	QBE Ins Corp	39217	PA	\$2,399	0.88%	\$2,322	\$389	16.76%		
38	Travelers Ind Co Of Amer	25666	CT	\$2,213	0.81%	\$2,853	\$3,411	119.55%		
39	Continental Cas Co	20443	IL	\$2,100	0.77%	\$2,349	\$1,923	81.85%		
40	Public Service Mut Ins Co	15059	NY	\$2,067	0.76%	\$1,866	\$288	15.45%		
All 197 Other Companies				\$4,264	16.18%	\$51,825	\$62,272	120.16%		
(1)Excluding all Loss Adjustment Expenses (LAE)				\$273,566	100.00%	\$267,371	\$154,174	57.66%		

**Office of Insurance Commissioner**  
**2004 Washington Market Share and Loss Ratio**

**Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded**

<b>Line of Business: Commercial Multiple Peril (non-liability portion)</b>							<b>All Dollars in Thousands</b>		
Rank	Company Name	NAC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)	
1	American States Ins Co	19704	IN	\$18,781	5.08%	\$18,628	\$6,432	34.53%	
2	Truck Ins Exch	21709	CA	\$18,552	5.02%	\$17,760	\$10,102	56.88%	
3	American Economy Ins Co	19890	IN	\$18,211	4.92%	\$20,802	\$4,481	21.54%	
4	State Farm Fire And Cas Co	25143	IL	\$17,603	4.76%	\$18,409	\$9,007	48.93%	
5	Farmers Ins Exch	21652	CA	\$17,574	4.75%	\$16,814	\$6,012	35.75%	
6	Mutual Of Enumclaw Ins Co	14761	WA	\$16,417	4.44%	\$15,580	\$10,895	69.93%	
7	Hartford Cas Ins Co	29224	IN	\$16,062	4.34%	\$14,798	\$5,945	40.17%	
8	Allstate Ins Co	19232	IL	\$14,546	3.93%	\$12,703	\$8,092	63.70%	
9	Farmers Ins Co Of WA	21644	WA	\$12,789	3.46%	\$12,447	\$5,705	45.83%	
10	Federal Ins Co	20281	IN	\$9,506	2.57%	\$9,492	\$1,266	13.34%	
11	North Pacific Ins Co	23892	OR	\$9,129	2.47%	\$8,887	\$3,780	42.54%	
12	Unigard Ins Co	25747	WA	\$7,227	1.95%	\$7,075	\$4,108	58.07%	
13	Maryland Cas Co	19556	MD	\$7,180	1.94%	\$6,938	\$29,188	420.71%	
14	Travelers Property Cas Co Of Amer	25674	CT	\$6,375	1.72%	\$6,087	(\$172)	(2.83)%	
15	American Ins Co	21857	NE	\$5,858	1.58%	\$5,808	\$760	13.09%	
16	Oregon Mut Ins Co	14907	OR	\$5,804	1.57%	\$5,347	\$3,047	56.99%	
17	QBE Ins Corp	39217	PA	\$5,588	1.51%	\$5,295	\$4,394	83.00%	
18	Commonwealth Ins Co Of Amer	10220	WA	\$5,430	1.47%	\$5,332	\$5,850	109.70%	
19	Assurance Co Of Amer	19305	NY	\$5,056	1.31%	\$5,053	\$10,490	207.60%	
20	National Surety Corp	21881	IL	\$4,852	1.31%	\$4,515	\$398	8.81%	
21	Continental Western Ins Co	10804	IA	\$4,708	1.27%	\$4,601	\$1,536	33.38%	
22	Philadelphia Ind Ins Co	18058	PA	\$4,650	1.26%	\$4,634	\$1,118	24.13%	
23	Charter Oak Fire Ins Co	25615	CT	\$4,443	1.20%	\$4,035	\$1,039	25.75%	
24	Church Mut Ins Co	18767	WI	\$4,228	1.14%	\$4,193	(\$592)	(9.35)%	
25	Firemans Fund Ins Co	21873	CA	\$4,167	1.13%	\$3,679	\$154	4.18%	
26	General Ins Co Of Amer	24732	WA	\$4,097	1.11%	\$2,141	\$118	5.51%	
27	West American Ins Co	44393	IN	\$4,017	1.08%	\$3,819	\$1,537	40.26%	
28	Hartford Steam Boil Inspec & Ins Co	11452	CT	\$3,778	1.02%	\$3,438	(\$582)	(16.94)%	
29	Northern Ins Co Of NY	19372	NY	\$3,684	1.00%	\$3,067	\$2,045	66.67%	
30	Hartford Fire In Co	19882	CT	\$3,641	0.98%	\$3,663	\$1,159	31.64%	
31	St Paul Fire & Marine Ins Co	24167	MN	\$3,632	0.98%	\$4,448	\$1,654	37.17%	
32	Amco Ins Co	19100	IA	\$3,494	0.94%	\$2,929	\$1,217	41.53%	
33	Ohio Cas Ins Co	24074	OH	\$3,486	0.94%	\$3,445	\$1,345	39.03%	
34	Atlantic Specialty Ins Co	27154	NY	\$3,077	0.83%	\$1,388	\$540	38.91%	
35	Sirius Amer Ins Co	35408	DE	\$3,024	0.82%	\$2,927	\$2,206	75.38%	
36	Transcontinental Ins Co	20486	NY	\$2,955	0.80%	\$3,303	\$1,200	36.34%	
37	Ace American Ins Co	22667	PA	\$2,911	0.79%	\$2,589	(\$817)	(31.54)%	
38	American Cas Co Of Reading PA	20427	PA	\$2,852	0.77%	\$3,126	\$357	11.41%	
39	Continental Cas Co	20443	IL	\$2,471	0.67%	\$2,370	\$270	11.41%	
40	Valley Forge Ins Co	20508	PA	\$2,379	0.64%	\$2,088	\$1,563	74.87%	
All	198 Other Companies			\$75,603	20.44%	\$81,358	\$53,377	65.61%	
					100.00%	\$365,010	\$200,425	54.91%	
						\$369,818			

(1)Excluding all Loss Adjustment Expenses (LAE)

## State of Washington

## Office of Insurance Commissioner

## 2004 Washington Market Share and Loss Ratio

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Rank	Company Name	Line of Business: Credit				Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)	All Dollars in Thousands
		NAIC Code	Dom	Direct Premiums Written	Market Share				
1	First Colonial Ins Co	29980	FL	\$2,111	22.60%	\$599	\$1,072	179.07%	
2	Euler American Credit Ind Co	20516	NY	\$1,891	20.25%	\$1,965	\$272	13.86%	
3	Ace American Ins Co	22667	PA	\$1,088	11.65%	\$1,045	(\$21)	(1.97)%	
4	Old Republic Ins Co	24147	PA	\$812	8.70%	\$812	\$1,619	199.39%	
5	American Natl Prop & Cas Co	28401	MO	\$807	8.64%	\$718	\$366	51.01%	
6	Virginia Surety Co Inc	40827	IL	\$486	5.21%	\$93	\$2	2.36%	
7	Continental Cas Co	20443	IL	\$480	5.14%	\$496	\$91	18.41%	
8	Stonebridge Casualty Ins Co	10952	OH	\$328	3.51%	(\$251)	\$42	(16.91)%	
9	Great American Ins Co	16691	OH	\$279	2.98%	\$256	\$7	2.69%	
10	Arch Ins Co	11150	MO	\$261	2.80%	\$250	\$171	68.28%	
11	Employers Fire Ins Co	20648	MA	\$216	2.31%	\$209	\$44	21.17%	
12	Wesco Ins Co	25011	DE	\$145	1.56%	\$392	\$29	7.40%	
13	Federal Ins Co	20281	IN	\$120	1.28%	\$85	\$75	87.82%	
14	Bancisure Inc	18538	OK	\$111	1.19%	\$142	\$78	55.17%	
15	Guaranty Natl Ins Co	11401	CO	\$98	1.05%	\$107	\$34	31.90%	
16	Monumental General Cas Co	31232	MD	\$63	0.67%	\$63	\$2	3.20%	
17	Atradius Trade Credit Ins Co	25422	MD	\$48	0.52%	\$101	\$31	30.40%	
18	Insurance Co Of North Amer	22713	PA	\$0	0.00%	\$0	\$2	1301.19%	
19	Lumbermens Mut Cas Co	22977	IL	\$0	0.00%	\$0	\$54	0.00%	
20	Fidelity & Deposit Co Of MD	39306	MD	\$0	0.00%	\$0	\$12	0.00%	
All	5 Other Companies			(\$6)	(0.06)%	(\$5)	(\$61)	1146.68%	
				\$9,339	100.00%	\$7,076	\$3,923	55.44%	

(1)Excluding all Loss Adjustment Expenses (LAE)

## State of Washington

**Office of Insurance Commissioner**  
**2004 Washington Market Share and Loss Ratio**  
**Line of Business: Earthquake**

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)	All Dollars in Thousands
1	State Farm Fire And Cas Co	25143	IL	\$22,562	22.63%	\$21,954	\$234	1.07%	
2	Allstate Ins Co	19232	IL	\$11,096	11.13%	\$9,007	\$18	0.20%	
3	Pemco Mut Ins Co	24341	WA	\$6,530	6.55%	\$6,538	(\$44)	(0.68)%	
4	United Services Auto Assoc	25941	TX	\$5,172	5.19%	\$5,112	(\$12)	(0.24)%	
5	Safeco Ins Co Of IL	39012	IL	\$4,265	4.28%	\$4,934	\$22	0.44%	
6	Farmers Ins Co Of WA	21644	WA	\$4,211	4.22%	\$4,300	\$0	0.00%	
7	Great American Assur Co	26344	OH	\$3,687	3.70%	\$3,051	\$0	0.00%	
8	Allstate Ind Co	19240	IL	\$3,389	3.40%	\$2,225	\$0	0.00%	
9	USAA Cas Ins Co	25968	TX	\$2,328	2.33%	\$2,335	(\$24)	(1.03)%	
10	Insurance Co Of The West	27847	CA	\$2,251	2.26%	\$2,003	\$1	0.05%	
11	Indemnity Ins Co Of North Amer	43575	PA	\$1,931	1.94%	\$1,945	\$51	2.64%	
12	RLI Ins Co	13056	IL	\$1,911	1.92%	\$2,038	\$64	3.13%	
13	Mutual Of Enumclaw Ins Co	14761	WA	\$1,886	1.89%	\$1,818	\$0	0.00%	
14	Hartford Ins Co Of The Midwest	37478	IN	\$1,869	1.87%	\$1,758	\$138	7.86%	
15	Liberty Mut Fire Ins Co	23035	MA	\$1,832	1.84%	\$1,561	\$15	0.95%	
16	Vigilant Ins Co	20397	NY	\$1,749	1.75%	\$1,726	\$0	0.00%	
17	Encompass Ins Co Of America	10071	IL	\$1,583	1.59%	\$1,122	\$0	0.00%	
18	Metropolitan Property & Cas Ins Co	26298	RI	\$1,433	1.44%	\$1,304	(\$158)	(12.09)%	
19	Westport Ins Corp	34207	MO	\$1,277	1.28%	\$1,049	\$0	0.00%	
20	Westchester Fire Ins Co	21121	NY	\$1,215	1.22%	\$1,408	(\$314)	(22.31)%	
21	Allianz Global Risks US Ins Co	35300	CA	\$1,140	1.14%	\$1,113	\$750	67.40%	
22	Amica Mut Ins Co	19976	RI	\$1,005	1.01%	\$877	(\$300)	(34.20)%	
23	American Automobile Ins Co	21849	MO	\$951	0.95%	\$917	(\$2)	(0.23)%	
24	Ace Fire Underwriters Ins Co	20702	PA	\$944	0.95%	\$260	\$69	26.49%	
25	Property & Cas Ins Co Of Hartford	34690	IN	\$732	0.73%	\$582	\$0	0.00%	
26	United States Fire Ins Co	21113	DE	\$720	0.72%	\$639	\$14	2.18%	
27	Nationwide Mut Fire Ins Co	23779	OH	\$699	0.70%	\$685	(\$33)	(4.83)%	
28	XL Ins Amer Inc	24554	DE	\$656	0.66%	\$329	\$35	10.70%	
29	American Intl Ins Co	32220	NY	\$612	0.61%	\$549	\$0	0.00%	
30	Geovera Ins Co	10799	MD	\$590	0.59%	\$497	\$0	0.00%	
31	North Pacific Ins Co	23892	OR	\$590	0.59%	\$589	\$0	0.00%	
32	Employers Ins of Wausau	21458	WI	\$572	0.57%	\$434	(\$209)	(48.30)%	
33	Depositors Ins Co	42587	IA	\$561	0.56%	\$514	\$22	4.30%	
34	American Guarantee & Liability Ins	26247	NY	\$540	0.54%	\$825	(\$62)	(7.55)%	
35	Standard Fire Ins Co	19070	CT	\$491	0.49%	\$512	\$178	34.81%	
36	Unitrin Auto & Home Ins Co	16063	NY	\$458	0.46%	\$371	\$25	6.78%	
37	Economy Premier Assur Co	40649	IL	\$410	0.41%	\$412	\$9	2.13%	
38	American Economy Ins Co	19690	IN	\$337	0.34%	\$281	\$57	20.39%	
39	Travelers Property Cas Co Of Amer	25674	CT	\$323	0.32%	\$198	\$6	2.79%	
40	Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$279	0.28%	\$264	\$8	3.18%	
All 116 Other Companies				\$4,917	4.93%	\$5,824	(\$447)	(7.67)%	
				—	100.00%	\$93,858	\$111	0.12%	
Totals (Loss Ratio is average)									

(1)Excluding all Loss Adjustment Expenses (LAE)

## State of Washington

## Office of Insurance Commissioner

2004 Washington Market Share and Loss Ratio  
Line of Business: Farmowners Multiple PerilTop 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premium Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	All Dollars in Thousands	Loss Ratio(1)
1	Mutual Of Enumclaw Ins Co	14761	WA	\$9,405	19.58%	\$9,299	\$4,912	\$52,82%	
2	Country Mut Ins Co	20990	IL	\$6,701	13.95%	\$6,435	\$2,091	\$32.50%	
3	American States Ins Co	19704	IN	\$4,980	10.37%	\$5,258	\$1,864	\$35.45%	
4	OnBeacon Ins Co	21970	PA	\$4,636	9.65%	\$3,969	\$12,400	\$12.46%	
5	Grange Ins Assn	22101	WA	\$4,636	9.65%	\$4,466	\$1,378	\$30.86%	
6	UniGuard Ins Co	25747	WA	\$3,003	6.25%	\$3,183	\$892	\$27.96%	
7	Nationwide Mut Ins Co	23787	OH	\$2,097	4.37%	\$1,719	\$660	\$38.37%	
8	State Farm Fire And Cas Co	25143	IL	\$2,038	4.24%	\$1,946	\$415	\$21.31%	
9	North Pacific Ins Co	23892	OR	\$1,393	2.90%	\$945	\$74	\$18.44%	
10	Travelers Ind Co	25668	CT	\$1,216	2.53%	\$1,020	\$694	\$68.04%	
11	Firemans Fund Ins Co	21873	CA	\$1,148	2.39%	\$1,162	(\$132)	(\$11.39)%	
12	Indemnity Ins Co Of North Amer	43575	PA	\$905	1.88%	\$1,016	\$295	\$29.01%	
13	American Ins Co	21857	NE	\$896	1.87%	\$1,033	\$221	\$21.39%	
14	National Surety Corp	21881	IL	\$841	1.75%	\$836	\$892	\$103.06%	
15	Charter Oak Fire Ins Co	25615	CT	\$736	1.53%	\$630	\$111	\$17.54%	
16	Travelers Ind Co Of CT	25682	CT	\$686	1.43%	\$585	\$96	\$16.35%	
17	Oregon Mut Ins Co	14907	OR	\$413	0.86%	\$393	\$88	\$22.37%	
18	Great American Assur Co	26344	OH	\$408	0.85%	\$354	\$69	\$19.50%	
19	American Bankers Ins Co Of FL	10111	FL	\$337	0.70%	\$335	\$237	\$76.72%	
20	Markel Ins Co	38970	IL	\$287	0.60%	\$299	\$34	\$11.47%	
21	Travelers Ind Co Of Amer	25666	CT	\$269	0.56%	\$228	(\$117)	(\$51.29)%	
22	American Reliable Ins Co	19615	AZ	\$179	0.37%	\$179	\$46	\$25.45%	
23	Great American Ins Co	16691	OH	\$164	0.34%	\$194	\$5	\$23.66%	
24	Trinity Universal Ins Co Of KS	15954	KS	\$155	0.32%	\$181	(\$1)	(\$0.69)%	
25	Great American Ins Co Of NY	22136	NY	\$152	0.32%	\$216	\$30	\$13.98%	
26	Associated Ind Corp	21865	CA	\$147	0.31%	\$134	(\$20)	(\$14.99)%	
27	Diamond State Ins Co	42048	IN	\$65	0.13%	\$52	\$0	0.00%	
28	Royal Ind Co	24678	DE	\$50	0.10%	\$514	\$626	\$121.98%	
29	Security Natl Ins Co	19879	TX	\$50	0.10%	\$57	\$9	\$16.40%	
30	Starmet Ins Co	40045	DE	\$20	0.04%	\$5	\$3	\$53.19%	
31	Trinity Universal Ins Co	19887	TX	\$6	0.01%	\$6	\$0	0.59%	
32	American Economy Ins Co	19690	IN	\$6	0.01%	\$0	\$0	\$6.67%	
33	General Star Natl Ins Co	11967	OH	\$1	0.00%	\$38	(\$3)	(\$8.80)%	
34	Rocky Mountain Fire & Cas Co	22128	WA	\$1	0.00%	\$39	(\$28)	(\$71.87)%	
35	Hartford Cas Ins Co	29424	IN	\$0	0.00%	\$0	\$1	0.00%	
36	Bankers Standard Ins Co	18279	PA	\$0	0.00%	\$0	\$3	0.00%	
37	OneBeacon America Ins Co	20621	MA	\$0	0.00%	\$0	\$21	0.00%	
38	Century Ind Co	20710	PA	\$0	0.00%	\$0	\$1	0.00%	
39	Seaton Ins Co	25763	RI	\$0	0.00%	\$0	\$67	0.00%	
40	Hartford Fire In Co	19682	CT	\$0	0.00%	\$0	\$2	0.00%	
All	14 Other Companies			(\$3)	(0.01)%	\$16	(\$65)	(336.00)%	
				\$48,024	100.00%	\$46,745	\$28,039	59.98%	

(1)Excluding all Loss Adjustment Expenses (LAE)

Totals (Loss Ratio is average)

## State of Washington

## Office of Insurance Commissioner

2004 Washington Market Share and Loss Ratio  
Line of Business: Federal FloodTop 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)	All Dollars in Thousands
1	Hartford Fire In Co	19682	CT	\$2,897	22.34%	\$2,781	\$1,531	55.05%	
2	American Bankers Ins Co Of FL	10111	FL	\$1,984	15.30%	\$1,921	\$42	2.21%	
3	State Farm Fire And Cas Co	25143	IL	\$1,818	14.02%	\$1,739	\$40	2.30%	
4	Farmers Ins Co Of WA	21644	WA	\$1,701	13.12%	\$1,549	\$47	3.06%	
5	Allstate Ins Co	19232	IL	\$1,381	10.65%	\$1,272	\$250	19.67%	
6	Fidelity Natl Prop and Cas Ins Co	16578	NY	\$1,151	8.88%	\$1,029	\$38	9.53%	
7	USAA General Ind Co	18600	TX	\$471	3.63%	\$453	\$112	24.69%	
8	Standard Fire Ins Co	19070	CT	\$451	3.48%	\$434	\$25	5.75%	
9	Fidelity Natl Ins Co	25180	CA	\$447	3.45%	\$312	\$1	0.47%	
10	Converium Ins North Amer Inc	22730	NJ	\$164	1.27%	\$188	\$89	47.33%	
11	American Reliable Ins Co	19615	AZ	\$136	1.05%	\$127	\$37	29.33%	
12	Liberty Mut Fire Ins Co	23035	MA	\$99	0.76%	\$75	\$2	2.61%	
13	Nationwide Mut Fire Ins Co	23779	OH	\$59	0.46%	\$53	\$4	6.73%	
14	Harleysville Ins Co	23582	MN	\$58	0.44%	\$44	\$23	52.72%	
15	American Natl Prop & Cas Co	28401	MO	\$57	0.44%	\$54	\$0	0.00%	
16	American Commerce Ins Co	19941	OH	\$36	0.28%	\$29	(\$1)	(1.91)%	
17	Balboa Ins Co	24813	CA	\$15	0.12%	\$14	\$0	0.00%	
18	American Home Assur Co	19380	NY	\$14	0.10%	\$15	\$0	1.24%	
19	Philadelphia Ind Ins Co	18058	PA	\$9	0.07%	\$6	\$0	4.65%	
20	Century-Natl Ins Co	26905	CA	\$5	0.04%	\$6	\$31	496.93%	
21	LM Property and Casualty Ins. Co.	32352	IN	\$5	0.04%	\$18	(\$11)	(61.39)%	
22	New Hampshire Ins Co	23841	PA	\$5	0.03%	\$5	(\$1)	(12.13)%	
23	National Interstate Ins Co	32620	OH	\$4	0.03%	\$3	\$0	0.00%	
24	AIG Natl Ins Co Inc	36587	NY	\$2	0.01%	\$1	\$0	0.00%	
25	Service Ins Co	36560	FL	\$2	0.01%	\$2	\$0	0.00%	
26	First American Prop & Cas Ins Co	37710	CA	\$1	0.01%	\$4	\$0	0.00%	
27	Omaha Prop & Cas Ins Co	37540	NE	(\$3)	(0.02)%	\$128	\$98	76.98%	
All	1 Other Companies			\$0	0.00%	\$0	\$0	0.00%	
				\$12,966	100.00%	\$12,261	\$2,419	19.73%	

(1)Excluding all Loss Adjustment Expenses (LAE)

**State of Washington  
Office of Insurance Commissioner  
2004 Washington Market Share and Loss Ratio**

**Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded**

Rank	Company Name	Line of Business: Fidelity					All Dollars in Thousands	
		NAIC Code	Dom	Direct Premium Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Federal Ins Co	20281	IN	\$4,243	21.12%	\$3,847	\$436	11.33%
2	Cumis Ins Society Inc	10847	WI	\$2,504	12.46%	\$2,483	\$1,513	60.95%
3	National Union Fire Ins Co Of Pitts	19445	PA	\$2,411	12.00%	\$2,575	(\$44)	(1.72)%
4	Travelers Cas & Surety Co Of Amer	31194	CT	\$2,338	11.64%	\$2,238	\$319	14.26%
5	Fidelity & Deposit Co Of MD	39306	MD	\$1,463	7.28%	\$1,378	(\$136)	(9.84)%
6	Hartford Fire In Co	19682	CT	\$947	4.71%	\$888	\$314	35.38%
7	St Paul Fire & Marine Ins Co	24767	MN	\$715	3.56%	\$633	\$243	38.34%
8	Continental Cas Co	20443	IL	\$709	3.53%	\$756	(\$304)	(40.19)%
9	Progressive Cas Ins Co	24260	OH	\$523	2.60%	\$512	(\$191)	(37.35)%
10	Great American Ins Co	16691	OH	\$512	2.55%	\$479	(\$33)	(6.85)%
11	St Paul Mercury Ins Co	24791	MN	\$469	2.34%	\$503	\$353	70.14%
12	Western Surety Co	13188	SD	\$364	1.81%	\$348	\$18	5.31%
13	Zurich American Ins Co	16535	NY	\$273	1.36%	\$358	\$30	8.51%
14	Universal Underwriters Ins Co	41181	KS	\$266	1.32%	\$270	\$46	17.10%
15	Gulf Ins Co	22217	CT	\$245	1.22%	\$542	\$8,559	1578.50%
16	Executive Risk Ind Inc	35181	DE	\$198	0.99%	\$165	\$10	6.17%
17	American States Ins Co	19704	IN	\$170	0.85%	\$185	\$7	3.76%
18	Bancisure Inc	18538	OK	\$162	0.81%	\$140	\$33	23.73%
19	Liberty Ins Underwriters Inc	19917	NY	\$154	0.76%	\$120	\$8	6.92%
20	Colonial American Cas & Surety Co	34347	MD	\$143	0.71%	\$86	(\$57)	(66.57)%
21	Capitol Ind Corp	10472	WI	\$143	0.71%	\$121	\$20	16.63%
22	Continental Ins Co	35289	SC	\$119	0.59%	\$140	(\$50)	(35.78)%
23	Liberty Mut Ins Co	23043	MA	\$117	0.58%	\$28	\$23	83.92%
24	Ace American Ins Co	22667	PA	\$82	0.41%	\$2	\$0	0.00%
25	Federated Mut Ins Co	13935	MN	\$73	0.37%	\$72	\$5	6.47%
26	RLI Ins Co	13056	IL	\$62	0.31%	\$66	\$57	85.70%
27	Ohio Cas Ins Co	24074	OH	\$61	0.30%	\$63	\$6	9.04%
28	Old Republic Surety Co	40444	WI	\$60	0.30%	\$55	\$1	1.81%
29	American Hardware Mut Ins Co	13331	OH	\$54	0.27%	\$39	\$203	527.34%
30	State Farm Fire And Cas Co	25143	IL	\$47	0.23%	\$42	\$0	0.00%
31	US Fidelity & Guaranty Co	25887	MD	\$45	0.22%	\$47	\$12	24.83%
32	Discover Prop & Cas Ins Co	36463	IL	\$39	0.20%	\$39	\$10	26.33%
33	Travelers Cas & Surety Co	19038	CT	\$32	0.16%	\$40	(\$33)	(83.28)%
34	American Economy Ins Co	19690	IN	\$22	0.11%	\$26	\$39	150.55%
35	Great Northern Ins Co	20303	MN	\$21	0.10%	\$24	(\$3)	(12.44)%
36	Sentry Select Ins Co	21180	WI	\$20	0.10%	\$28	\$0	(1.28)%
37	Pacific Ind Co	20346	WI	\$20	0.10%	\$20	\$0	(0.50)%
38	American Zurich Ins Co	40142	IL	\$19	0.10%	\$17	\$3	14.36%
39	Federated Service Ins Co	28304	MN	\$17	0.09%	\$13	(\$1)	(3.96)%
40	Security Natl Ins Co	19879	TX	\$14	0.07%	\$16	\$1	9.28%
All 100 Other Companies				\$214	1.07%	\$220	\$33	15.05%
Totals (Loss Ratio is average)				\$20,091	100.00%	\$19,624	\$11,451	58.35%

(1)Excluding all Loss Adjustment Expenses (LAE)

## State of Washington

## Office of Insurance Commissioner

**2004 Washington Market Share and Loss Ratio**  
**Line of Business: Financial Guaranty**

**Top 40 Authorized Companies**  
**Zero Premium and Loss Companies Excluded**

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)	All Dollars in Thousands
1	Ambac Assur Corp	18708	WI	\$10,192	30.24%	\$4,375	\$0	0.00%	
2	Financial Security Assur Inc	18287	NY	\$10,188	30.22%	\$2,517	\$0	0.00%	
3	MBIA Ins Corp	12041	NY	\$9,673	28.70%	\$5,583	\$0	0.00%	
4	Financial Guaranty Ins Co	12815	NY	\$3,337	9.90%	\$2,086	\$0	0.00%	
5	Aca Financial Guaranty Corp	22896	MD	\$239	0.71%	\$150	\$0	0.00%	
6	XL Capital Assurance Inc	20311	NY	\$77	0.23%	\$22	\$0	0.00%	
7	Travelers Cas & Surety Co Of Amer	31194	CT	\$2	0.00%	\$0	\$0	0.00%	
8	Continental Ins Co	35289	SC	\$0	0.00%	\$7	\$0	0.00%	
9	Ace Prop & Cas Ins Co	20699	PA	\$0	0.00%	\$3	\$0	0.00%	
10	Firemans Fund Ins Co	21873	CA	\$0	0.00%	\$20	(\$1)	(5.00)%	
11	Travelers Ind Co	25658	CT	\$0	0.00%	\$10	\$0	0.00%	
12	MBIA Ins Corp Of IL	23225	IL	\$0	0.00%	\$728	\$0	0.00%	
13	Connie Lee Ins Co	24961	WI	\$0	0.00%	\$101	\$0	0.00%	
All 4 Other Companies				\$0	0.00%	\$230	(\$1,120)	(487.13)%	
(1)Excluding all Loss Adjustment Expenses (LAE)				\$33,707	100.00%	\$15,831	(\$1,121)	(77.08)%	

Totals (Loss Ratio is average)

## State of Washington

## Office of Insurance Commissioner

## 2004 Washington Market Share and Loss Ratio

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Rank	Company Name	Line of Business: Fire						All Dollars in Thousands		
		NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)		
1	Affiliated Fm Ins Co	10014	RI	\$11,106	10.52%	\$11,196	\$2,763	24.68%		
2	Safeco Ins Co Of Amer	24740	WA	\$8,681	8.22%	\$8,751	\$4,322	49.39%		
3	Factory Mut Ins Co	21482	RI	\$6,536	6.19%	\$7,082	(\$1,236)	(17.45)%		
4	American Security Ins Co	42978	DE	\$6,061	5.74%	\$6,442	\$1,063	16.50%		
5	St Paul Fire & Marine Ins Co	24767	MN	\$4,644	4.40%	\$4,539	\$779	17.15%		
6	Hartford Fire In Co	19682	CT	\$3,855	3.65%	\$4,433	(\$109)	(2.46)%		
7	Foremost Ins Co	11185	MI	\$3,714	3.52%	\$2,898	\$1,803	62.23%		
8	American States Ins Co	19704	IN	\$2,790	2.64%	\$3,355	\$750	22.35%		
9	Mutual Of Enumclaw Ins Co	14761	WA	\$2,730	2.59%	\$2,625	\$1,189	45.28%		
10	Allstate Ins Co	19232	IL	\$2,481	2.35%	\$2,660	\$1,127	42.38%		
11	Allianz Global Risks US Ins Co	35300	CA	\$2,431	2.30%	\$2,495	(\$1,114)	(44.65)%		
12	Pemco Mut Ins Co	24341	WA	\$2,419	2.29%	\$2,234	\$203	9.09%		
13	Unigard Ins Co	25747	WA	\$2,360	2.24%	\$2,339	\$600	25.66%		
14	Travelers Property Cas Co Of Amer	25674	CT	\$2,138	2.02%	\$1,804	(\$676)	(37.49)%		
15	United States Fire Ins Co	21113	DE	\$2,100	1.99%	\$2,492	\$175	7.04%		
16	Lumbermens Underwriting Alliance	23108	MO	\$1,957	1.85%	\$1,802	\$51	2.81%		
17	Western Natl Assur Co	24465	WA	\$1,931	1.83%	\$1,701	\$701	41.21%		
18	Westport Ins Corp	34207	MO	\$1,709	1.62%	\$1,778	\$121	6.81%		
19	Employers Ins of Wausau	21488	WI	\$1,683	1.59%	\$1,312	\$868	66.14%		
20	American Guarantee & Liability Ins	26247	NY	\$1,650	1.56%	\$1,700	\$124	7.30%		
21	United Services Auto Assoc	25941	TX	\$1,450	1.37%	\$1,336	\$877	65.68%		
22	National Cas Co	11991	WI	\$1,426	1.35%	\$1,388	\$957	68.95%		
23	Universal Underwriters Ins Co	41181	KS	\$1,366	1.29%	\$1,354	\$138	10.22%		
24	Liberty Mut Ins Co	23043	MA	\$1,340	1.27%	\$1,340	\$346	25.85%		
25	Oregon Mut Ins Co	14907	OR	\$1,288	1.22%	\$1,034	(\$50)	(4.79)%		
26	Travelers Ind Co	25658	CT	\$1,163	1.10%	\$1,192	\$637	53.50%		
27	Balboa Ins Co	24813	CA	\$1,038	0.98%	\$1,090	\$179	16.41%		
28	Westchester Fire Ins Co	21121	NY	\$1,024	0.97%	\$1,300	\$3,639	279.85%		
29	American Home Assur Co	19380	NY	\$1,004	0.95%	\$676	(\$65)	(9.55)%		
30	American Modern Home Ins Co	23469	OH	\$988	0.94%	\$964	\$331	34.31%		
31	Grange Ins Assn	22101	WA	\$963	0.91%	\$925	\$604	54.49%		
32	North Pacific Ins Co	23892	OR	\$929	0.88%	\$866	\$111	12.83%		
33	Discover Prop & Cas Ins Co	36463	IL	\$901	0.85%	\$888	\$1,314	148.02%		
34	XL Ins Amer Inc	24554	DE	\$882	0.84%	\$683	(\$53)	(7.75)%		
35	Fidelity & Deposit Co Of MD	39306	MD	\$770	0.73%	\$754	\$725	96.08%		
36	RSU Ind Co	22314	NH	\$698	0.66%	\$672	\$50	4.48%		
37	Encompass Ins Co Of America	10071	IL	\$686	0.65%	\$489	\$345	70.59%		
38	USAA Cas Ins Co	25968	TX	\$676	0.64%	\$561	\$381	67.99%		
39	Zurich American Ins Co	16535	NY	\$651	0.62%	\$1,330	(\$48)	(3.64)%		
40	Trinity Universal Ins Co Of KS	15954	KS	\$585	0.55%	\$519	\$220	42.37%		
All 175 Other Companies				\$12,793	12.12%	\$12,756	\$3,497	27.41%		
Totals (Loss Ratio is average)				\$105,595	100.00%	\$105,751	\$27,520	26.02%		

(1)Excluding all Loss Adjustment Expenses (LAE)

**State of Washington  
Office of Insurance Commissioner**

**2004 Washington Market Share and Loss Ratio  
Line of Business: Homeowners Multiple Peril**

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	All Dollars in Thousands	
								Loss Ratio(1)	43.22%
1	State Farm Fire And Cas Co	25143	IL	\$195,102	19.44%	\$182,659	\$78,953		
2	Farmers Ins Co Of WA	21644	WA	\$113,516	11.31%	\$111,315	\$49,385		44.37%
3	Safeco Ins Co Of Amer	24740	WA	\$103,172	10.28%	\$101,940	\$33,275		32.64%
4	Alistate Ins Co	19232	IL	\$72,781	7.25%	\$74,896	\$28,639		38.24%
5	Pemco Mut Ins Co	24341	WA	\$68,237	6.80%	\$64,637	\$34,267		53.01%
6	Allstate Ind Co	19240	IL	\$45,148	4.50%	\$37,024	\$16,450		44.43%
7	Mutual Of Enumclaw Ins Co	14761	WA	\$37,489	3.73%	\$35,788	\$15,406		43.07%
8	United Services Auto Assoc	25941	TX	\$35,601	3.55%	\$33,358	\$12,415		37.22%
9	Foremost Signature Ins Co	41513	MI	\$27,284	2.72%	\$25,762	\$12,156		47.19%
10	USAA Cas Ins Co	25968	TX	\$21,204	2.11%	\$19,544	\$8,903		45.55%
11	Vigilant Ins Co	20397	NY	\$15,355	1.53%	\$14,349	\$4,438		30.93%
12	Metropolitan Property & Cas Ins Co	26298	RI	\$14,961	1.49%	\$13,406	\$5,452		40.67%
13	Country Mut Ins Co	20990	IL	\$14,554	1.45%	\$13,577	\$6,147		45.28%
14	Hartford Ins Co Of The Midwest	37478	IN	\$14,466	1.44%	\$14,588	\$9,862		67.60%
15	Liberty Mut Fire Ins Co	23035	MA	\$13,498	1.34%	\$10,916	\$5,685		52.08%
16	Encompass Ins Co Of America	10071	IL	\$13,204	1.32%	\$9,290	\$1,774		19.10%
17	Unigard Ind Co	25798	WA	\$12,566	1.25%	\$12,849	\$6,311		49.12%
18	Grange Ins Assn	22101	WA	\$11,800	1.18%	\$11,154	\$6,191		55.50%
19	Farmers Ins Exch	21652	CA	\$10,963	1.09%	\$9,477	\$4,091		43.17%
20	Foremost Ins Co	11185	MI	\$10,473	1.04%	\$9,570	\$2,709		28.30%
21	Depositors Ins Co	42587	IA	\$10,319	1.03%	\$9,545	\$5,738		60.11%
22	Standard Fire Ins Co	19070	CT	\$8,899	0.89%	\$9,319	\$2,017		21.65%
23	Unigard Ins Co	25747	WA	\$8,667	0.86%	\$8,841	\$3,330		37.66%
24	Property & Cas Ins Co Of Hartford	34690	IN	\$7,904	0.79%	\$6,503	\$2,464		37.89%
25	North Pacific Ins Co	23892	OR	\$7,641	0.76%	\$7,409	\$3,650		49.26%
26	Nationwide Mut Fire Ins Co	23779	OH	\$7,386	0.74%	\$7,168	\$2,824		39.40%
27	American Commerce Ins Co	19941	OH	\$6,470	0.64%	\$5,573	\$3,647		65.44%
28	Amica Mut Ins Co	19976	RI	\$6,453	0.64%	\$5,934	\$2,586		43.57%
29	American Automobile Ins Co	21849	MO	\$6,175	0.62%	\$5,725	\$3,932		68.67%
30	Unitrin Auto & Home Ins Co	16063	NY	\$5,747	0.57%	\$4,574	\$1,448		31.66%
31	Amex Assur Co	27928	IL	\$5,337	0.53%	\$4,592	\$1,528		33.28%
32	Amico Ins Co	19100	IA	\$4,659	0.47%	\$4,632	\$2,461		53.12%
33	Foremost Property & Cas Ins Co	11800	MI	\$4,295	0.43%	\$4,060	\$1,623		39.98%
34	Automobile Ins Co Of Hartford CT	19062	CT	\$3,642	0.36%	\$2,586	\$1,844		71.32%
35	Federal Ins Co	20281	IN	\$3,299	0.33%	\$2,917	\$679		23.28%
36	Rocky Mountain Fire & Cas Co	22128	WA	\$2,853	0.28%	\$2,852	\$1,813		63.56%
37	Oregon Mut Ins Co	14907	OR	\$2,748	0.27%	\$2,890	\$670		23.18%
38	American Intl Ins Co	32220	NY	\$2,622	0.26%	\$2,648	\$1,234		46.61%
39	Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$2,392	0.24%	\$2,190	\$1,095		50.01%
40	Farmers Home Mut Ins Co	13846	MN	\$2,268	0.23%	\$2,386	\$1,265		53.03%
	All 131 Other Companies			\$42,645	4.25%	\$47,673	\$21,989		46.12%
	Totals (Loss Ratio is average)			\$1,003,845	100.00%	\$956,098	\$410,346		42.92%

(1)Excluding all Loss Adjustment Expenses (LAE)

## State of Washington

## Office of Insurance Commissioner

## 2004 Washington Market Share and Loss Ratio

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Rank	Company Name	Line of Business: Inland Marine					All Dollars in Thousands		
		NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)	
1	Factory Mut Ins Co	21482	RI	\$14,983	7.49%	\$16,838	(\$1,562)	(9.40)%	
2	Affiliated Fm Ins Co	10014	RI	\$14,356	7.18%	\$14,446	(\$512)	(0.08)%	
3	National Union Fire Ins Co Of Pitts	19445	PA	\$12,260	6.13%	\$12,958	(\$562)	(4.33)%	
4	State Farm Fire And Cas Co	25143	IL	\$10,501	5.25%	\$10,337	\$4,000	38.70%	
5	American Home Assur Co	19380	NY	\$8,799	4.40%	\$8,880	\$1,039	11.70%	
6	Safeco Ins Co Of Amer	24740	WA	\$7,954	3.98%	\$7,955	\$2,536	31.89%	
7	Continental Cas Co	20443	IL	\$6,782	3.39%	\$6,565	\$4,945	75.32%	
8	Assurance Co Of Amer	19305	NY	\$6,661	3.33%	\$6,165	\$6,872	111.47%	
9	Firemans Fund Ins Co	21873	CA	\$6,110	3.06%	\$6,219	\$3,197	51.41%	
10	Allstate Ins Co	19232	IL	\$5,250	2.63%	\$5,294	\$2,430	45.89%	
11	St Paul Fire & Marine Ins Co	24767	MN	\$5,007	2.50%	\$5,439	\$1,624	29.86%	
12	American States Ins Co	19704	IN	\$4,694	2.35%	\$4,844	\$909	18.77%	
13	Mutual Of Enumclaw Ins Co	14761	WA	\$4,039	2.02%	\$3,986	\$1,723	43.22%	
14	Ace Fire Underwriters Ins Co	20702	PA	\$3,695	1.85%	\$1,751	\$357	20.40%	
15	Travelers Property Cas Co Of Amer	25674	CT	\$3,641	1.82%	\$2,944	\$1,050	37.01%	
16	Voyager Property & Cas Ins Co	35971	SC	\$3,611	1.81%	\$3,647	\$1,985	54.70%	
17	Great American Ins Co Of NY	22136	NY	\$2,975	1.49%	\$2,891	\$283	9.09%	
18	Pemco Mut Ins Co	24341	WA	\$2,909	1.45%	\$2,870	\$945	32.94%	
19	Vigilant Ins Co	20397	NY	\$2,765	1.38%	\$2,636	\$885	33.56%	
20	Allianz Global Risks US Ins Co	35300	CA	\$2,502	1.25%	\$2,403	\$880	28.30%	
21	Federal Ins Co	20281	IN	\$2,357	1.18%	\$2,620	\$1,046	39.93%	
22	Great West Cas Co	11371	NE	\$2,340	1.17%	\$2,235	\$905	40.48%	
23	Great American Assur Co	26344	OH	\$2,226	1.11%	\$1,574	\$766	48.69%	
24	North American Specialty Ins Co	29874	NH	\$2,120	1.06%	\$2,002	\$1,640	81.90%	
25	Farmers Ins Co Of WA	21644	WA	\$1,815	0.91%	\$1,772	\$121	6.83%	
26	Hartford Fire In Co	19682	CT	\$1,787	0.89%	\$1,648	\$143	8.66%	
27	XL Specialty Ins Co	37885	DE	\$1,771	0.89%	\$889	(\$16)	(1.82)%	
28	Jewelers Mut Ins Co	14354	WI	\$1,532	0.77%	\$1,516	\$270	17.80%	
29	Royal Ind Co	24678	DE	\$1,415	0.71%	\$3,220	\$805	25.01%	
30	Commonwealth Ins Co Of Amer	10220	WA	\$1,415	0.71%	\$1,611	\$623	38.65%	
31	Ohio Cas Ins Co	24074	OH	\$1,386	0.69%	\$1,375	\$286	21.49%	
32	United Services Auto Assoc	25941	TX	\$1,344	0.67%	\$1,300	\$443	34.09%	
33	US Fidelity & Guaranty Co	25887	MD	\$1,159	0.58%	\$1,188	\$486	40.90%	
34	RSU Ind Co	22314	NH	\$1,114	0.56%	\$308	\$42	13.68%	
35	Nationwide Mut Ins Co	23787	OH	\$1,029	0.51%	\$938	\$243	25.89%	
36	Amex Assur Co	27928	IL	\$1,020	0.51%	\$1,003	\$231	22.99%	
37	Insurance Corp Of Hannover	37257	IL	\$995	0.50%	\$950	\$78	8.22%	
38	Sentry Select Ins Co	21180	WI	\$962	0.48%	\$804	\$645	80.22%	
39	Greenwich Ins Co	22322	DE	\$928	0.46%	\$879	\$307	34.88%	
40	American Intl Ins Co	32220	NY	\$914	0.46%	\$1,233	\$354	28.73%	
All	269 Other Companies			\$40,844	20.43%	\$43,302	\$7,712	17.81%	
				\$199,966	100.00%	\$201,436	\$50,474	25.06%	

(1)Excluding all Loss Adjustment Expenses (LAE)

**Office of Insurance Commissioner  
2004 Washington Market Share  
Line of Business: Life - Life Insurance**

Top 40 Authorized Companies  
Zero Premium Companies Excluded

Rank	Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	Northwestern Mut Life Ins Co	67091	WI	\$107,127	\$0	\$0	\$0	\$107,127	5.86%
2	New York Life Ins Co	66915	NY	\$70,047	\$0	\$9,890	\$0	\$79,938	4.37%
3	<u>Metropolitan Life Ins Co</u>	65978	NY	\$32,549	\$0	\$31,179	\$0	\$63,728	3.49%
4	New York Life Ins & Annuity Corp	91596	DE	\$54,379	\$0	\$0	\$0	\$54,379	2.97%
5	Security Life Of Denver Ins Co	68713	CO	\$52,343	\$0	\$147	\$0	\$52,490	2.87%
6	Pacific Life Ins Co	67466	CA	\$50,239	\$0	\$0	\$0	\$50,239	2.75%
7	State Farm Life Ins Co	69108	IL	\$44,673	\$0	\$319	\$0	\$44,992	2.46%
8	ReliaStar Life Ins Co	67105	MN	\$16,660	\$0	\$27,336	\$0	\$43,996	2.41%
9	Prudential Ins Co Of Amer	68241	NJ	\$29,731	(\$53)	\$11,411	\$0	\$41,088	2.25%
10	Massachusetts Mut Life Ins Co	65535	MA	\$28,516	\$0	\$8,311	\$0	\$36,827	2.01%
11	Transamerica Occidental Life Ins Co	67121	IA	\$33,989	\$0	\$27	\$0	\$34,016	1.86%
12	John Hancock Variable Life Ins Co	90204	MA	\$32,807	\$0	\$0	\$0	\$32,807	1.79%
13	First Colony Life Ins Co	63401	VA	\$28,756	\$0	\$131	\$0	\$28,887	1.58%
14	Farmers New World Life Ins Co	63177	WA	\$26,233	\$0	\$0	\$0	\$26,233	1.43%
15	Symetra Life Ins Co	68808	WA	\$13,524	\$0	\$11,298	\$0	\$24,822	1.36%
16	Hartford Life & Annuity Ins Co	71153	CT	\$24,811	\$0	\$9	\$0	\$24,821	1.36%
17	Manufacturers Life Ins Co USA	65538	MI	\$24,794	\$0	\$0	\$0	\$24,794	1.36%
18	American Gen Life Ins Co	60488	TX	\$23,859	\$0	\$799	\$0	\$24,657	1.35%
19	Primerica Life Ins Co	65919	MA	\$24,303	\$0	\$0	\$0	\$24,303	1.33%
20	IDS Life Ins Co	65005	MN	\$24,214	\$0	\$0	\$0	\$24,214	1.32%
21	Lincoln Natl Life Ins Co	65676	IN	\$21,992	\$0	\$3	\$0	\$21,994	1.20%
22	Lincoln Benefit Life Co	65595	NE	\$20,189	\$0	\$523	\$0	\$20,712	1.13%
23	Protective Life Ins Co	68136	TN	\$19,503	\$625	\$14	\$0	\$20,142	1.10%
24	US Branch SunLife Assur Co Of Canada	80802	MI	\$16,125	\$0	\$3,046	\$0	\$19,171	1.05%
25	United Of Omaha Life Ins Co	69868	NE	\$14,192	\$0	\$4,574	\$0	\$18,766	1.03%
26	Jackson Natl Life Ins Co	65056	MI	\$18,493	\$0	\$0	\$0	\$18,493	1.01%
27	Pruco Life Ins Co	79227	AZ	\$18,056	\$0	\$0	\$0	\$18,055	0.99%
28	AXA Equitable Life Ins Co	62944	NY	\$18,035	\$0	\$0	\$0	\$18,035	0.99%
29	Alistate Life Ins Co	60186	IL	\$16,811	\$0	\$598	\$0	\$17,409	0.95%
30	West Coast Life Ins Co	70335	NE	\$16,943	\$0	\$0	\$0	\$16,943	0.93%
31	Midland Natl Life Ins Co	66044	IA	\$16,544	\$0	\$0	\$0	\$16,544	0.90%
32	Principal Life Ins Co	61271	IA	\$14,227	\$0	\$2,305	\$0	\$16,532	0.90%
33	<u>GreatWest Life &amp; Annuity Ins Co</u>	68322	CO	\$13,123	\$0	\$2,784	\$0	\$15,907	0.87%
34	USAA Life Ins Co	69663	TX	\$15,445	\$0	\$0	\$0	\$15,445	0.84%
35	American Income Life Ins Co	60577	IN	\$12,217	\$0	\$99	\$0	\$12,317	0.67%
36	Forethought Life Ins Co	91642	IN	\$11,861	\$0	\$280	\$0	\$12,131	0.66%
37	Travelers Life & Annuity Co	80950	CT	\$11,329	\$0	\$0	\$0	\$11,329	0.62%
38	American Memorial Life Ins Co	67389	SD	\$11,190	\$0	\$99	\$0	\$11,289	0.62%
39	Valley Forge Life Ins Co	70211	IN	\$11,225	\$0	\$8	\$0	\$11,233	0.61%
40	Amerus Life Ins Co	61689	IA	\$10,545	\$0	\$0	\$0	\$10,545	0.58%
All	347 Other Companies			\$373,568	\$20,325	\$267,094	\$15	\$661,002	36.15%
	Totals			\$1,425,155	\$20,896	\$382,285	\$15	\$1,828,352	100.00%

## State of Washington

## Office of Insurance Commissioner

2004 Washington Market Share and Loss Ratio  
Line of Business: Medical MalpracticeTop 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premium Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	All Dollars in Thousands	Loss Ratio(1)
1	Physicians Ins A Mut Co	40738	WA	\$93,722	50.35%	\$90,580	\$44,281	48.89%	
2	Doctors Co An Interins Exchn	34495	CA	\$28,438	15.28%	\$24,133	\$7,223	29.93%	
3	Medical Protective Co	11843	IN	\$15,523	8.34%	\$15,600	\$11,549	74.03%	
4	Western Professional Ins Co	10942	WA	\$8,173	4.39%	\$10,533	\$8,262	78.35%	
5	American Excess Ins Exchange RRG	10903	VT	\$5,930	3.19%	\$5,846	\$9,755	166.54%	
6	Washington Cas Co	42510	WA	\$5,561	2.99%	\$5,433	(\$2,847)	(52.41)%	
7	Sentinel Assur RRG Inc	12005	HI	\$5,249	2.82%	\$3,414	\$716	20.98%	
8	Preferred Professional Ins Co	36234	NE	\$2,557	1.37%	\$2,461	\$754	30.65%	
9	American Cas Co Of Reading PA	20427	PA	\$2,523	1.36%	\$2,207	\$406	18.42%	
10	Northwest Dentists Ins Co	32417	WA	\$2,472	1.33%	\$2,472	\$1,007	40.74%	
11	Gulf Ins Co	22217	CT	\$1,744	0.94%	\$1,711	\$1,360	79.49%	
12	Chicago Ins Co	22810	IL	\$1,715	0.92%	\$1,763	\$246	13.98%	
13	American Ins Co	21857	NE	\$1,535	0.82%	\$1,475	\$106	7.21%	
14	NCMIC Ins Co	15865	IA	\$1,315	0.71%	\$1,238	\$57	4.64%	
15	National Union Fire Ins Co Of Pitts	19445	PA	\$1,137	0.61%	\$1,096	\$554	50.54%	
16	Executive Risk Ind Inc	35181	DE	\$1,091	0.59%	\$606	\$175	28.93%	
17	Preferred Physicians Medical RRG	44083	MO	\$756	0.41%	\$709	\$294	41.54%	
18	Emergency Physicians Ins Co RRG	11714	NV	\$700	0.38%	\$539	\$83	15.38%	
19	Ophthalmic Mut Ins Co RRG	44105	VT	\$693	0.37%	\$662	\$297	44.81%	
20	Oms Natl Ins Co Rrg	44121	IL	\$569	0.31%	\$499	\$491	98.42%	
21	Northwest Physicians MutIns Co	43563	OR	\$437	0.23%	\$387	\$299	77.16%	
22	Ace American Ins Co	22667	PA	\$432	0.23%	\$306	\$72	23.56%	
23	Lewis & Clark LTC RRG Inc	11947	NV	\$414	0.22%	\$400	\$190	47.61%	
24	Fortress Ins Co	10801	IL	\$342	0.18%	\$242	\$33	13.45%	
25	Podiatry Ins Co Of Amer A Mut Co	14460	IL	\$224	0.12%	\$218	(\$100)	(46.01)%	
26	TIG Ins Co	25534	CA	\$200	0.11%	\$851	\$1,557	182.97%	
27	Granite State Ins Co	23809	PA	\$183	0.10%	\$160	\$49	30.52%	
28	Associated Ind Corp	21865	CA	\$175	0.09%	\$172	\$8	4.53%	
29	Firemans Fund Ins Co	21873	CA	\$167	0.09%	\$170	\$1,520	894.42%	
30	Church Mut Ins Co	18767	WI	\$162	0.09%	\$123	\$127	103.15%	
31	American Home Assur Co	19380	NY	\$131	0.07%	\$131	\$62	46.99%	
32	American Assoc Of Orthodontists RRG	10232	VT	\$128	0.07%	\$116	\$15	12.78%	
33	Community Blood Ctrn Exch RRG	13893	IN	\$127	0.07%	\$125	\$26	21.02%	
34	St Paul Fire & Marine Ins Co	24767	MN	\$118	0.06%	\$144	\$837	581.64%	
35	National Surety Corp	21881	IL	\$117	0.06%	\$128	\$1,138	890.30%	
36	TIG Specialty Ins Corp	25445	CA	\$115	0.06%	\$115	\$0	0.00%	
37	American Alt Ins Corp	19720	DE	\$78	0.04%	\$67	(\$28)	(41.83)%	
38	Medical Ins Exch Of CA	32433	CA	\$78	0.04%	\$77	\$125	161.89%	
39	PACO Assur Co Inc	10222	IL	\$54	0.03%	\$37	\$31	81.84%	
40	Pharmacists Mut Ins Co	13714	IA	\$47	0.03%	\$41	\$2	4.09%	
All	42 Other Companies			\$1,008	0.54%	\$1,233	\$19,633	1592.27%	
				\$186,140	100.00%	\$178,221	\$110,334	61.91%	

(1)Excluding all Loss Adjustment Expenses (LAE)

Totals (Loss Ratio is average)

## State of Washington

## Office of Insurance Commissioner

**2004 Washington Market Share and Loss Ratio**  
**Line of Business : Mortgage Guaranty**

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)	All Dollars in Thousands
1	Mortgage Guaranty Ins Corp	29858	WI	\$38,418	28.44%	\$38,546	\$23,284	60.33%	
2	PMI Mortgage Ins Co	27251	AZ	\$27,599	20.43%	\$27,692	\$5,787	20.90%	
3	United Gty Residential Ins Co	15873	NC	\$22,838	16.91%	\$22,957	\$1,333	5.81%	
4	Radian Guaranty Inc	33790	PA	\$19,439	14.39%	\$17,736	\$7,896	44.52%	
5	General Electric Mortgage Ins Corp	38458	NC	\$13,894	10.29%	\$14,081	\$1,609	11.43%	
6	Republic Mortgage Ins Co	28452	NC	\$6,567	4.86%	\$6,438	\$1,612	25.04%	
7	CMG Mortgage Ins Co	40266	WI	\$3,840	2.84%	\$3,675	\$493	13.40%	
8	Triad Guaranty Ins Corp	24350	IL	\$1,480	1.10%	\$1,492	\$205	13.73%	
9	United Gty Residential Ins Co Of NC	16667	NC	\$781	0.58%	\$748	\$193	25.81%	
10	United Guaranty Mgt Indem Co	26999	NC	\$220	0.16%	\$221	\$9	4.27%	
11	CMG Mortgage Assur Co	29114	WI	\$5	0.00%	\$6	\$0	7.05%	
12	MGIC Ind Corp	18740	WI	\$2	0.00%	\$3	\$0	0.00%	
All	3 Other Companies			\$2	0.00%	\$2	(\$5)	(229.95)%	
				\$135,086	100.00%	\$133,597	\$42,387	31.73%	

(1)Excluding all Loss Adjustment Expenses (LAE)

Totals (Loss Ratio is average)

## State of Washington

## Office of Insurance Commissioner

## 2004 Washington Market Share and Loss Ratio

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premium Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	All Dollars in Thousands
1	Ace Prop & Cas Ins Co	20699	PA	\$14,046	33.18%	\$14,046	\$5,744	40.90%
2	Firemans Fund Ins Co	21873	CA	\$8,807	20.80%	\$8,807	(\$4,363)	(49.54%)
3	Agri General Ins Co	42757	IA	\$4,236	10.01%	\$4,161	\$4,366	104.91%
4	Farmers Alliance Mut Ins Co	19194	KS	\$4,153	9.81%	\$4,153	\$4,153	100.00%
5	Rural Community Ins Co	39039	MN	\$3,554	8.40%	\$3,877	\$2,574	66.39%
6	Hartford Cas Ins Co	29424	IN	\$2,976	7.03%	\$2,832	\$1,891	66.77%
7	Hartford Ins Co Of The Midwest	37478	IN	\$1,683	3.98%	\$1,585	\$857	54.08%
8	Great American Ins Co of NY	22136	NY	\$1,625	3.84%	\$2,190	\$730	33.33%
9	Country Mut Ins Co	20990	IL	\$1,160	2.74%	\$1,160	\$761	65.56%
10	State Farm Fire And Cas Co	25143	IL	\$75	0.18%	\$75	\$6	8.18%
11	Greenwich Ins Co	22322	DE	\$15	0.03%	\$15	\$17	115.35%
All	1 Other Companies			\$0	0.00%	\$0	\$0	0.00%
	Totals (Loss Ratio is average)			\$42,331	100.00%	\$42,901	\$16,736	39.01%

(1)Excluding all Loss Adjustment Expenses (LAE)

**State of Washington  
Office of Insurance Commissioner  
2004 Washington Market Share and Loss Ratio  
Line of Business: Ocean Marine**

**Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded**

Rank	Company Name	NAC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	All Dollars in Thousands	
								Loss Ratio(1)	Loss Ratio(1)
1	Federal Ins Co	20281	IN	\$13,090	11.95%	\$11,983	\$4,531	37.82%	109.53%
2	Firemans Fund Ins Co	21873	CA	\$11,885	10.85%	\$10,977	\$12,024	64.80%	64.80%
3	St Paul Fire & Marine Ins Co	24767	MN	\$10,013	9.14%	\$10,553	\$6,838	36.08%	62.01%
4	National Cas Co	11991	WI	\$9,651	8.81%	\$9,051	\$3,265	42.67%	42.37%
5	Navigators Ins Co	42307	NY	\$8,235	7.52%	\$9,421	\$5,842	123.43%	123.43%
6	American Home Assur Co	19380	NY	\$7,279	6.64%	\$7,227	\$3,084	50.45%	50.45%
7	New York Marine & Genl Ins Co	16608	NY	\$4,846	4.42%	\$5,201	\$2,204	96.45%	96.45%
8	OneBeacon America Ins Co	20621	MA	\$3,816	3.48%	\$6,396	\$7,894	60.16%	60.16%
9	Ace American Ins Co	22667	PA	\$3,675	3.35%	\$3,074	\$1,551	30.80%	30.80%
10	Commonwealth Ins Co Of Amer	10220	WA	\$3,373	3.08%	\$3,238	\$1,123	(5.35)%	(5.35)%
11	Continental Cas Co	20443	IL	\$3,271	2.99%	\$3,116	\$1,875	27.67%	27.67%
12	Continental Ins Co	35289	SC	\$3,262	2.98%	\$3,346	\$1,031	39.01%	39.01%
13	Insurance Co Of North Amer	22713	PA	\$3,057	2.79%	\$3,817	(\$204)	35.93%	35.93%
14	Markel American Ins Co	28932	VA	\$2,881	2.63%	\$3,237	\$896	14.90%	14.90%
15	Northern Assur Co Of Amer	38369	MA	\$2,838	2.59%	\$851	\$306	39.22%	39.22%
16	Indemnity Ins Co Of North Amer	43575	PA	\$2,730	2.49%	\$2,365	\$1,683	24.05%	24.05%
17	Great American Ins Co Of NY	22136	NY	\$1,924	1.76%	\$1,883	\$281	46.08%	46.08%
18	Foremost Ins Co	11185	MI	\$1,879	1.72%	\$1,969	\$772	19.61%	19.61%
19	Zurich American Ins Co	16535	NY	\$1,633	1.49%	\$1,620	\$390	38.21%	38.21%
20	Standard Fire Ins Co	19070	CT	\$1,631	1.49%	\$1,309	\$603	31.41%	31.41%
21	Northern Ins Co Of NY	19372	NY	\$1,549	1.41%	\$1,377	\$386	31.91%	31.91%
22	XL Specialty Ins Co	37885	DE	\$1,260	1.15%	\$1,395	(\$742)	10.04%	10.04%
23	United Services Auto Assoc	25941	TX	\$698	0.64%	\$689	\$287	41.63%	41.63%
24	Encompass Ins Co Of America	10071	IL	\$530	0.48%	\$377	\$668	18.10%	18.10%
25	Hartford Fire In Co	19682	CT	\$526	0.48%	\$508	\$94	11.42%	11.42%
26	Liberty Ins Underwriters Inc	19917	NY	\$508	0.46%	\$940	(\$184)	34.69%	34.69%
27	Centennial Ins Co	19909	NY	\$386	0.35%	\$635	(\$22)	25.74%	25.74%
28	Liberty Mut Ins Co	23043	MA	\$367	0.33%	(\$16)	(\$149)	31.91%	31.91%
29	USAA Cas Ins Co	25968	TX	\$340	0.31%	\$318	\$66	20.75%	20.75%
30	New Hampshire Ins Co	23841	PA	\$321	0.29%	\$193	\$74	38.21%	38.21%
31	Red Shield Ins Co	41580	WA	\$318	0.29%	\$277	\$12	4.38%	4.38%
32	Mid-Century Ins Co	21687	CA	\$224	0.20%	\$192	\$61	31.93%	31.93%
33	Travelers Property Cas Co Of Amer	25674	CT	\$209	0.19%	\$305	(\$29)	(9.42)%	(9.42)%
34	Glens Falls Ins Co	34622	DE	\$206	0.19%	\$357	\$15	4.18%	4.18%
35	Amica Mut Ins Co	19976	RI	\$188	0.17%	\$181	\$146	80.78%	80.78%
36	Bankers Ins Co	33162	FL	\$155	0.14%	\$53	\$14	25.74%	25.74%
37	Affiliated Fm Ins Co	10014	RI	\$151	0.14%	\$151	\$15	10.04%	10.04%
38	Westport Ins Corp	34207	MO	\$136	0.12%	\$122	\$140	114.42%	114.42%
39	Alaska Natl Ins Co	38733	AK	\$133	0.12%	\$124	\$43	34.69%	34.69%
40	Quadrant Ind Co	10829	CT	\$111	0.10%	\$44	\$17	37.75%	37.75%
All	72 Other Companies			\$271	0.25%	\$1,612	\$3,468	215.15%	215.15%
				\$109,556	100.00%	\$110,468	\$61,770	55.92%	55.92%

(1)Excluding all Loss Adjustment Expenses (LAE)  
Totals (Loss Ratio is average)

**State of Washington  
Office of Insurance Commissioner  
2004 Washington Market Share and Loss Ratio  
Line of Business: Other Liability**

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Rank	Company Name	Line of Business: Other Liability					All Dollars in Thousands	
		NAIC Code	Dom	Direct Premium Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	National Union Fire Ins Co Of Pitts	19445	PA	\$41,413	6.84%	\$39,491	\$40,680	103.01%
2	Federal Ins Co	20281	IN	\$37,893	6.26%	\$36,229	\$16,371	45.19%
3	St Paul Fire & Marine Ins Co	24767	MN	\$32,549	5.37%	\$31,821	\$19,448	61.12%
4	Continental Cas Co	20443	IL	\$31,044	5.13%	\$30,420	\$14,081	46.29%
5	American States Ins Co	19704	IN	\$23,362	3.86%	\$25,492	\$6,667	26.15%
6	Zurich American Ins Co	16535	NY	\$17,962	2.97%	\$15,835	\$16,385	103.47%
7	Insurance Co Of The State Of PA	19429	PA	\$17,145	2.83%	\$16,148	\$5,019	31.08%
8	XL Specialty Ins Co	37885	DE	\$14,963	2.47%	\$13,544	\$1,695	12.51%
9	General Ins Co Of Amer	24732	WA	\$14,800	2.44%	\$16,219	\$25,083	154.65%
10	Attorneys Liab Assur Society Inc RRG	10639	VT	\$14,639	2.42%	\$14,639	\$11,460	78.28%
11	Executive Risk Ind Inc	35181	DE	\$13,562	2.24%	\$13,380	\$21,327	159.40%
12	American Guarantee & Liability Ins	26247	NY	\$13,310	2.20%	\$14,100	\$23,075	163.65%
13	Ohio Cas Ins Co	24074	OH	\$12,000	1.98%	\$11,704	\$7,584	64.80%
14	Liberty Ins Underwriters Inc	19917	NY	\$10,555	1.74%	\$10,128	\$4,534	44.76%
15	State Farm Fire And Cas Co	25143	IL	\$10,552	1.74%	\$10,512	\$2,972	28.27%
16	Ace American Ins Co	22667	PA	\$10,476	1.73%	\$9,042	\$4,263	47.15%
17	St Paul Mercury Ins Co	24791	MN	\$10,084	1.67%	\$9,560	\$8,200	85.77%
18	Westport Ins Corp	34207	MO	\$9,004	1.49%	\$8,450	\$11,784	139.46%
19	Safeco Ins Co Of Amer	24740	WA	\$8,243	1.36%	\$8,213	(\$6,301)	(76.72)%
20	Arch Ins Co	11150	MO	\$7,177	1.19%	\$4,662	\$2,193	47.04%
21	RSUI Ind Co	22314	NH	\$7,132	1.18%	\$5,349	\$2,954	55.23%
22	Travelers Cas & Surety Co Of Amer	31194	CT	\$6,689	1.10%	\$6,084	\$2,782	45.72%
23	National Surety Corp	21881	IL	\$6,665	1.10%	\$6,608	\$4,081	61.75%
24	Automotive Underwriters Ins Co A RRG	11033	HI	\$6,178	1.02%	\$4,104	\$3,520	85.77%
25	Farmers Ins Exch	21652	CA	\$5,620	0.93%	\$5,228	\$6,326	121.02%
26	Universal Underwriters Ins Co	41181	KS	\$5,596	0.92%	\$5,452	\$3,150	57.78%
27	Philadelphia Ind Ins Co	18058	PA	\$5,332	0.88%	\$4,915	\$4,119	83.79%
28	Transportation Ins Co	20494	IL	\$4,956	0.82%	\$5,104	\$8,937	175.10%
29	Federated Mut Ins Co	13935	MN	\$4,829	0.80%	\$4,414	\$1,553	35.19%
30	Mutual Of Enumclaw Ins Co	14761	WA	\$4,712	0.78%	\$4,439	(\$1,354)	(30.50)%
31	Travelers Property Cas Co Of Amer	25674	CT	\$4,671	0.77%	\$4,697	\$2,866	61.01%
32	Gulf Ins Co	22217	CT	\$4,574	0.76%	\$6,573	\$22,131	336.69%
33	Great American Ins Co	16691	OH	\$4,534	0.75%	\$4,128	\$7,684	186.13%
34	Old Republic Ins Co	24147	PA	\$4,384	0.72%	\$4,075	\$816	20.02%
35	Genesis Ins Co	38962	CT	\$4,286	0.71%	\$4,468	(\$1,745)	(39.05)%
36	Great American Assur Co	26344	OH	\$4,161	0.69%	\$4,030	\$1,780	44.17%
37	Unigard Ins Co	25747	WA	\$3,925	0.65%	\$3,822	\$723	18.92%
38	Liberty Mut Fire Ins Co	23035	MA	\$3,751	0.62%	\$2,772	\$1,330	47.98%
39	Pemco Mut Ins Co	24341	WA	\$3,461	0.57%	\$3,359	\$1,944	57.88%
40	American Home Assur Co	19380	NY	\$3,446	0.57%	\$3,753	\$2,573	68.54%
All	366 Other Companies			\$155,938	25.75%	\$147,461	\$125,534	85.13%
(1)Excluding all Loss Adjustment Expenses (LAE)				\$605,575	100.00%	\$580,424	\$438,223	75.50%

## State of Washington

**Office of Insurance Commissioner**  
**2004 Washington Market Share and Loss Ratio**  
**Line of Business: Products Liability**

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAC Code	Dom	Direct Premiums Written		Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)	All Dollars in Thousands	
				Written	Market					Premiums Earned	Incurred
1	Zurich American Ins Co	16535	NY	\$5,451	15.19%		\$2,942	\$3,907	132.82%		
2	St Paul Fire & Marine Ins Co	24767	MN	\$4,121	14.48%		\$4,492	\$4,110	91.49%		
3	North American Specialty Ins Co	29874	NH	\$3,907	10.89%		\$3,283	\$77	2.36%		
4	Federal Ins Co	20281	IN	\$3,342	9.31%		\$3,068	(\$2,482)	(80.92)%		
5	Cornhusker Cas Co	20044	NE	\$1,639	4.57%		\$1,425	\$134	9.43%		
6	American Guarantee & Liability Ins	26247	NY	\$1,522	4.24%		\$1,572	\$748	47.59%		
7	Universal Underwriters Ins Co	41181	KS	\$1,372	3.82%		\$1,354	\$516	38.14%		
8	Insurance Corp Of Hannover	37257	IL	\$1,320	3.68%		\$1,060	(\$1)	(0.08)%		
9	National Surety Corp	21881	IL	\$1,163	3.24%		\$1,245	\$297	23.83%		
10	Federated Mut Ins Co	13935	MN	\$974	2.71%		\$946	\$275	29.04%		
11	Western Natl Assur Co	24465	WA	\$938	2.61%		\$791	\$3,351	423.35%		
12	Liberty Mut Fire Ins Co	23035	MA	\$872	2.43%		\$430	(\$10)	(2.28)%		
13	American States Ins Co	19704	IN	\$806	2.25%		\$1,079	\$3,614	334.99%		
14	Hartford Fire In Co	19682	CT	\$425	1.18%		\$391	\$94	24.07%		
15	Ace American Ins Co	22667	PA	\$388	1.08%		\$247	\$31	12.45%		
16	Liberty Mut Ins Co	23043	MA	\$385	1.07%		\$296	\$200	67.50%		
17	Oregon Automobile Ins Co	23922	OR	\$387	0.99%		\$301	\$103	34.18%		
18	Ohio Cas Ins Co	24074	OH	\$298	0.83%		\$286	\$124	43.47%		
19	Continental Cas Co	20443	IL	\$298	0.83%		\$203	\$8	4.15%		
20	St Paul Mercury Ins Co	24791	MN	\$289	0.81%		\$404	\$1,826	452.42%		
21	Oregon Mut Ins Co	14907	OR	\$276	0.77%		\$161	\$550	341.75%		
22	Electric Ins Co	21261	MA	\$252	0.70%		\$325	\$1,500	461.92%		
23	Travelers Property Cas Co Of Amer	25674	CT	\$239	0.67%		\$155	(\$88)	(56.97)%		
24	North Pacific Ins Co	23892	OR	\$237	0.66%		\$223	(\$22)	(9.73)%		
25	Transcontinental Ins Co	20486	NY	\$235	0.65%		\$215	(\$381)	(176.98)%		
26	Great Northern Ins Co	20303	MN	\$228	0.64%		\$244	\$367	150.05%		
27	Granite State Ins Co	23809	PA	\$212	0.59%		\$127	\$63	49.51%		
28	Old Republic Ins Co	24147	PA	\$206	0.57%		\$194	\$26	13.40%		
29	Westchester Fire Ins Co	21121	NY	\$183	0.51%		\$190	\$346	181.93%		
30	Nationwide Mut Ins Co	23787	OH	\$183	0.51%		\$157	\$52	33.28%		
31	Fairmont Specialty Ins Co	24384	DE	\$179	0.50%		\$163	\$3	1.81%		
32	US Fidelity & Guaranty Co	25887	MD	\$170	0.47%		\$188	\$229	121.64%		
33	Employers Ins of Wausau	21458	WI	\$145	0.40%		\$132	\$311	236.31%		
34	Atlantic Specialty Ins Co	27154	NY	\$143	0.40%		\$55	\$65	119.12%		
35	National Union Fire Ins Co Of Pitts	19445	PA	\$129	0.36%		\$160	\$1,265	788.23%		
36	Pacific Ind Co	20346	WI	\$119	0.33%		\$116	\$55	4.70%		
37	United States Fire Ins Co	21113	DE	\$116	0.32%		\$82	\$83	101.22%		
38	Sentry Select Ins Co	21180	WI	\$108	0.30%		\$118	\$1	0.48%		
39	First Natl Ins Co Of Amer	24724	WA	\$107	0.30%		\$60	\$61	101.47%		
40	Unigard Ins Co	25747	WA	\$106	0.29%		\$106	\$7	6.94%		
All 157 Other Companies				\$2,446	6.82%		\$3,100	\$4,259	137.37%		
Totals (Loss Ratio is average)				\$35,887	100.00%		\$32,088	\$25,625	79.86%		

(1)Excluding all Loss Adjustment Expenses (LAE)

**Office of Insurance Commissioner**  
**2004 Washington Market Share and Loss Ratio**  
**Line of Business: Property and Casualty Totals**

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premium Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Farmers Ins Co Of WA	21644	WA	\$490,583	6.38%	\$483,784	\$304,342	62.91%
2	State Farm Mut Auto Ins Co	25178	IL	\$479,922	6.24%	\$480,707	\$295,682	61.51%
3	Allstate Ins Co	19232	IL	\$345,976	4.50%	\$346,562	\$144,037	41.56%
4	State Farm Fire And Cas Co	25143	IL	\$324,817	4.23%	\$312,816	\$136,160	43.53%
5	Pemco Mut Ins Co	24341	WA	\$249,294	3.24%	\$243,422	\$140,305	57.64%
6	Safeco Ins Co Of IL	39012	IL	\$246,958	3.21%	\$244,943	\$132,074	53.92%
7	Safeco Ins Co Of Amer	24740	WA	\$183,418	2.39%	\$182,206	\$18,000	9.88%
8	Mutual Of Enumclaw Ins Co	14761	WA	\$173,192	2.25%	\$178,941	\$70,415	39.35%
9	United Services Auto Assoc	25941	TX	\$153,562	2.00%	\$149,491	\$80,639	53.94%
10	Allstate Ind Co	19240	IL	\$118,860	1.55%	\$110,179	\$55,763	50.61%
11	Progressive Northwestern Ins Co	42919	OH	\$108,677	1.41%	\$82,872	\$43,193	52.12%
12	USAA Cas Ins Co	25968	TX	\$108,611	1.41%	\$105,108	\$57,479	54.69%
13	American States Ins Co	19704	IN	\$100,055	1.30%	\$113,198	\$43,418	38.36%
14	Progressive Max Ins Co	24279	OH	\$96,259	1.25%	\$94,626	\$47,680	50.39%
15	Federal Ins Co	20281	IN	\$94,404	1.23%	\$87,307	\$27,220	31.18%
16	Physicians Ins A Mut Co	40738	WA	\$93,823	1.22%	\$90,681	\$44,264	48.81%
17	St Paul Fire & Marine Ins Co	24167	MN	\$86,395	1.12%	\$89,315	\$57,444	64.32%
18	Geico General Ins Co	35682	MD	\$84,856	1.10%	\$82,766	\$59,490	71.88%
19	Pemco Ins Co	18805	WA	\$80,611	1.05%	\$78,766	\$51,907	65.90%
20	Mid-Century Ins Co	21687	CA	\$73,983	0.96%	\$74,018	\$53,089	71.72%
21	National Union Fire Ins Co Of Pitts	19445	PA	\$73,777	0.96%	\$69,762	\$43,462	62.30%
22	Unigard Ins Co	25747	WA	\$71,501	0.93%	\$73,146	\$33,648	46.00%
23	Allstate Prop & Cas Ins Co	17230	IL	\$70,666	0.92%	\$63,177	\$42,137	66.70%
24	Nationwide Mut Ins Co	23787	OH	\$65,876	0.86%	\$62,240	\$38,863	62.44%
25	Liberty Mut Fire Ins Co	23035	MA	\$65,273	0.85%	\$56,860	\$29,943	52.66%
26	North Pacific Ins Co	23892	OR	\$64,346	0.84%	\$63,152	\$34,841	55.17%
27	Hartford Underwriters Ins Co	30104	CT	\$61,012	0.79%	\$61,527	\$36,160	58.77%
28	General Ins Co Of Amer	24732	WA	\$58,791	0.76%	\$46,946	\$77,675	165.45%
29	Continental Cas Co	20443	IL	\$58,253	0.76%	\$56,076	\$30,517	54.42%
30	Grange Ins Assn	22101	WA	\$57,638	0.75%	\$57,084	\$28,952	50.72%
31	Zurich American Ins Co	16535	NY	\$56,074	0.73%	\$51,718	\$35,159	67.98%
32	Farmers Ins Exch	21652	CA	\$53,188	0.69%	\$49,168	\$27,342	55.61%
33	Country Mut Ins Co	20890	IL	\$52,450	0.68%	\$51,435	\$25,913	50.38%
34	Encompass Ins Co Of America	10071	IL	\$49,098	0.64%	\$35,116	\$11,902	33.89%
35	Factory Mut Ins Co	21482	RI	\$48,433	0.63%	\$52,120	\$547	1.05%
36	Geico Ind Co	22055	MD	\$47,823	0.62%	\$43,370	\$27,213	62.75%
37	Government Employees Ins Co	22063	MD	\$46,349	0.60%	\$45,792	\$31,909	69.68%
38	Viking Ins Co Of WI	13137	CO	\$41,354	0.54%	\$36,194	\$18,402	50.84%
39	American Economy Ins Co	19690	IN	\$40,973	0.53%	\$47,429	\$12,845	27.08%
40	XL Specialty Ins Co	37885	DE	\$39,816	0.52%	\$36,371	\$13,982	38.44%
All 598 Other Companies				\$2,869,503	37.33%	\$2,806,080	\$1,577,677	52.53%
Totals				\$7,686,450	100.00%	\$7,496,470	\$4,041,691	53.91%

(1) Excluding all Loss Adjustment Expenses (LAE)

**State of Washington  
Office of Insurance Commissioner  
2004 Washington Market Share and Loss Ratio**

**Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded**

Rank	Company Name	Line of Business: Surety						All Dollars in Thousands		
		NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)		
1	Travelers Cas & Surety Co Of Amer	31194	CT	\$20,002	18.37%	\$20,341	\$14,227	69.94%		
2	Safeco Ins Co Of Amer	24740	WA	\$14,077	12.93%	\$13,787	(\$709)	(5.14)%		
3	Fidelity & Deposit Co Of MD	39306	MD	\$7,538	6.92%	\$5,746	\$1,866	32.48%		
4	Contractors Bonding & Ins Co	37206	WA	\$6,966	6.40%	\$6,855	\$145	2.12%		
5	Federal Ins Co	20281	IN	\$5,527	5.08%	\$3,325	\$51	1.53%		
6	Accredited Surety & Cas Co Inc	26379	FL	\$5,147	4.73%	\$5,063	\$1,150	22.71%		
7	St Paul Fire & Marine Ins Co	24767	MN	\$4,023	3.70%	\$4,239	\$1,085	25.59%		
8	Western Surety Co	13188	SD	\$4,019	3.69%	\$3,544	\$770	21.72%		
9	Developers Surety And Ind Co	12718	IA	\$3,895	3.58%	\$3,761	\$485	12.89%		
10	Liberty Mutl Ins Co	23043	MA	\$2,718	2.50%	\$2,469	(\$2,450)	(99.22)%		
11	Insurance Co Of The West	27847	CA	\$2,206	2.03%	\$2,084	\$855	42.47%		
12	First Natl Ins Co Of Amer	24724	WA	\$2,144	1.97%	\$2,053	\$647	31.50%		
13	US Fidelity & Guaranty Co	25887	MD	\$1,862	1.71%	\$2,342	\$2,961	126.43%		
14	Hartford Fire In Co	19682	CT	\$1,455	1.34%	\$1,253	\$101	8.08%		
15	Colonial American Cas & Surety Co	34347	MD	\$1,432	1.32%	\$1,482	\$85	5.76%		
16	Indemnity Co Of CA	25550	CA	\$1,340	1.23%	\$1,113	(\$3)	(0.29)%		
17	Great American Ins Co	16691	OH	\$1,324	1.22%	\$1,465	\$5	0.38%		
18	Hartford Cas Ins Co	29424	IN	\$1,187	1.09%	\$1,082	\$91	8.41%		
19	XL Specialty Ins Co	37885	DE	\$1,161	1.07%	\$1,286	\$664	51.62%		
20	Ohio Cas Ins Co	24074	OH	\$1,035	0.95%	\$1,185	\$3,198	269.92%		
21	RLL Ins Co	13056	IL	\$987	0.91%	\$917	\$152	16.60%		
22	American States Ins Co	19704	IN	\$948	0.87%	\$859	\$25	2.95%		
23	General Ins Co Of Amer	24732	WA	\$998	0.83%	\$643	(\$25)	(3.83)%		
24	Insurance Co Of The State Of PA	19429	PA	\$855	0.79%	\$720	(\$934)	(129.72)%		
25	Safety Natl Cas Corp	15105	MO	\$835	0.77%	\$777	\$193	24.86%		
26	Employers Mut Cas Co	21415	IA	\$746	0.69%	\$715	\$907	126.91%		
27	Old Republic Surety Co	40444	WI	\$699	0.64%	\$689	\$98	14.20%		
28	Fidelity & Guaranty Ins Co	35386	IA	\$658	0.60%	\$736	\$375	50.87%		
29	Lincoln General Ins Co	33855	PA	\$627	0.58%	\$320	\$0	0.13%		
30	Westchester Fire Ins Co	21212	NY	\$613	0.56%	\$578	\$10	1.77%		
31	Travelers Cas & Surety Co	19038	CT	\$571	0.52%	\$552	\$11	2.06%		
32	Continental Cas Co	20443	IL	\$557	0.51%	\$514	\$21	4.32%		
33	American Contractors Ind Co	10216	CA	\$495	0.45%	\$519	\$7	1.37%		
34	International Fidelity Ins Co	11592	NJ	\$486	0.45%	\$426	\$0	0.02%		
35	Washington Intl Ins Co	32778	AZ	\$485	0.45%	\$536	\$91	16.97%		
36	Great American Ins Co Of NY	22136	NY	\$483	0.44%	\$357	\$98	27.44%		
37	State Farm Fire And Cas Co	25143	IL	\$463	0.43%	\$468	(\$22)	(4.70)%		
38	United States Fire Ins Co	21113	DE	\$429	0.39%	\$398	(\$81)	(20.44)%		
39	Merchants Bonding Co (Mutual)	1494	IA	\$419	0.39%	\$300	\$17	5.77%		
40	American Surety Co	31380	IN	\$392	0.36%	\$386	\$92	23.90%		
				\$7,159	6.58%	\$9,439	(\$29,362)	(311.08)%		
				\$108,864	100.00%	\$105,321	(\$3,071)	(2.92)%		

(1)Excluding all Loss Adjustment Expenses (LAE)

**State of Washington**  
**Office of Insurance Commissioner**

**Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded**

**2004 Washington Market Share and Loss Ratio  
Line of Business: Workers Compensation**

Rank	Company Name	NAC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	All Dollars in Thousands Loss Ratio(1)
1	SeaBright Ins Co	15563	IL	\$13,336	25.53%	\$8,909	\$4,456	50.02%
2	Safety Natl Cas Corp	15105	MO	\$8,173	15.64%	\$7,324	\$3,378	46.13%
3	National Union Fire Ins Co Of Pitts	19445	PA	\$6,647	12.72%	\$5,215	\$1,458	27.95%
4	Liberty Northwest Ins Corp	41939	OR	\$5,368	10.28%	\$5,369	\$6,552	122.03%
5	Alaska Natl Ins Co	38733	AK	\$4,381	8.39%	\$4,759	\$2,251	47.30%
6	Majestic Ins Co	42269	CA	\$2,910	5.57%	\$1,864	\$3,423	183.60%
7	St Paul Fire & Marine Ins Co	24767	MN	\$1,854	3.55%	\$2,161	\$758	35.10%
8	Commerce & Industry Ins Co	19410	NY	\$1,689	3.23%	\$1,318	\$452	34.32%
9	Zurich American Ins Co	16535	NY	\$1,672	3.20%	\$1,864	\$316	16.97%
10	American Motorists Ins Co	22918	IL	\$1,551	2.97%	\$4,902	\$3,376	68.87%
11	XL Specialty Ins Co	37885	DE	\$1,507	2.88%	\$4,499	\$368	73.58%
12	American Home Assur Co	19380	NY	\$978	1.87%	\$1,436	\$13,599	946.75%
13	General Ins Co Of Amer	24732	WA	\$914	1.75%	\$914	\$497	54.36%
14	Federal Ins Co	20281	IN	\$756	1.45%	\$652	\$241	36.92%
15	Red Shield Ins Co	41580	WA	\$732	1.40%	\$732	\$917	125.33%
16	Liberty Mut Fire Ins Co	23035	MA	\$708	1.36%	\$762	(\$404)	(53.04)%
17	Preferred Professional Ins Co	36234	NE	\$513	0.98%	\$368	\$0	0.00%
18	Liberty Mut Ins Co	23043	MA	\$280	0.54%	\$283	\$134	47.50%
19	Hartford Cas Ins Co	29424	IN	\$259	0.50%	\$238	\$22	9.21%
20	American Zurich Ins Co	40142	IL	\$146	0.28%	\$134	\$28	20.55%
21	United States Fire Ins Co	21113	DE	\$144	0.28%	\$130	\$118	90.32%
22	Argonaut Ins Co	19801	CA	\$131	0.25%	\$123	\$62	50.50%
23	Ohio Cas Ins Co	24074	OH	\$117	0.22%	\$113	\$13	11.83%
24	Firemans Fund Ins Co	21873	CA	\$103	0.20%	\$102	(\$193)	(189.61)%
25	Insurance Co Of The State Of PA	19429	PA	\$76	0.15%	\$230	\$66	37.51%
26	St Paul Mercury Ins Co	24791	MN	\$62	0.12%	\$70	\$9	13.40%
27	Old Republic Ins Co	24147	PA	\$56	0.11%	\$50	\$15	29.26%
28	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$52	0.10%	\$175	\$47	26.79%
29	Liberty Ins Corp	42404	IL	\$41	0.08%	\$63	\$111	175.80%
30	West American Ins Co	44393	IN	\$39	0.07%	\$38	\$2	6.06%
31	Everest Natl Ins Co	10120	AZ	\$37	0.07%	\$24	\$0	(0.73)%
32	Pennsylvania Manufacturers Asn Ins C	12262	PA	\$36	0.07%	\$41	\$16	39.67%
33	Sentry Select Ins Co	21180	WI	\$34	0.07%	\$46	(\$16)	(35.76)%
34	Vigilant Ins Co	20397	NY	\$27	0.05%	\$27	(\$3)	(11.28)%
35	Hartford Fire Ins Co	19682	CT	\$26	0.05%	\$29	\$0	(1.12)%
36	Pacific Ind Co	20346	WI	\$22	0.04%	\$19	(\$2)	(10.10)%
37	First Liberty Ins Corp	33588	IA	\$18	0.03%	\$17	\$11	67.62%
38	Fidelity & Deposit Co Of MD	39306	MD	\$16	0.03%	\$15	\$1	6.07%
39	Atlantic Mutl Ins Co	19895	NY	\$13	0.02%	\$20	(\$11)	(54.26)%
40	Wausau Underwriters Ins Co	26042	WI	\$12	0.02%	\$10	(\$1)	(7.90)%
	All 126 Other Companies			(\$3,188)	(6.10)%	(\$1,942)	\$4,799	(247.20)%
	Totals (Loss Ratio is average)			\$52,245	100.00%	\$49,106	\$46,887	95.48%

(1)Excluding all Loss Adjustment Expenses (LAE)

# Appendix F

## Top 10 Insurance Companies by Line of Business in Washington 2004

- Accident and Health
- Annuities
- Life
- Property and Casualty



**State of Washington  
Office of Insurance Commissioner  
2004 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health**

Top 10 Authorized Companies or  
Groups of Companies  
Zero Premium Companies Excluded

Rank	Group Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	PREMERA BLUE CROSS GRP									
	Lifewise Assur Co	94188	WA	L&D	\$17,969	0.18%	\$17,967	\$12,356	68.66%	
	LifeWise Health Plan of WA	52633	WA	HCSC	\$119,084	1.20%	\$118,436	\$90,671	76.56%	63,803
	Premera Blue Cross	47570	WA	HCSC	\$1,956,298	19.79%	\$1,941,626	\$1,602,045	82.51%	683,488
	Group Totals				\$2,093,351	21.18%	\$2,078,060	\$1,705,072	82.05%	747,291
2	REGENCE GRP									
	Asuris Northwest Health	47350	WA	HCSC	\$76,944	0.78%	\$76,511	\$62,894	82.20%	28,901
	Regence BCBS OR	54933	OR	HCSC	\$41,112	0.42%	\$40,363	\$32,299	80.02%	16,507
	Regence Blue Shield	53902	WA	HCSC	\$1,687,352	17.07%	\$1,664,885	\$1,287,090	77.31%	853,245
	Regence Blueshield Of ID Inc	60131	ID	L&D	\$4,731	0.05%	\$4,731	\$3,743	79.13%	
	Regence Health Maintenance OR Inc	96250	OR	HMO	\$24,561	0.25%	\$24,989	\$20,174	80.83%	7,607
	Regence Life & Health Ins Co	97985	OR	L&D	\$13,778	0.14%	\$13,744	\$7,786	56.65%	
	RegenceCare	95648	WA	HMO	\$76,783	0.78%	\$76,795	\$69,188	90.09%	21,221
	Group Totals				\$1,925,261	19.48%	\$1,901,998	\$1,483,174	77.98%	927,481
3	GROUP HEALTH COOP									
	Group Health Options Inc	47055	WA	HCSC	\$338,403	3.42%	\$340,151	\$299,345	88.00%	109,926
	Group Hlth Cooperative	95672	WA	HMO	\$1,518,437	15.36%	\$1,560,197	\$1,702,138	109.10%	420,668
	Group Totals				\$1,856,840	18.79%	\$1,900,348	\$2,001,482	105.32%	530,594
4	PACIFICARE HEALTH SYSTEMS GRP									
	American Medical Security Life InsCo	97179	WI	L&D	\$16	0.00%	\$16	\$10	64.19%	
	Pacificare Life & Health Ins Co	70785	IN	L&D	\$70	0.00%	\$66	\$45	67.54%	
	Pacificare Life Assur Co	84506	CO	L&D	\$40,155	0.41%	\$38,428	\$31,103	80.94%	
	Pacificare of WA Inc	48038	WA	HCSC	\$565,630	5.72%	\$565,630	\$459,702	81.27%	94,207
	Group Totals				\$605,871	6.13%	\$604,140	\$490,860	81.25%	94,207
5	MOLINA HEALTHCARE INC									
	Molina Healthcare of WA Inc	96270	WA	HMO	\$460,047	4.65%	\$463,073	\$368,384	79.55%	262,736
	Group Totals				\$460,047	4.65%	\$463,073	\$368,384	79.55%	262,736
6	COMMUNITY HEALTH PLAN OF WA									
	Community Health Plan of WA	47049	WA	HCSC	\$375,274	3.80%	\$375,274	\$331,514	88.34%	205,819
	Group Totals				\$375,274	3.80%	\$375,274	\$331,514	88.34%	205,819
7	WASHINGTON DENTAL SERVICE									
	Washington Dental Service	47341	WA	HCSC	\$323,599	3.27%	\$324,002	\$286,795	88.52%	819,280
	Group Totals				\$323,599	3.27%	\$324,002	\$286,795	88.52%	819,280

**F 2**

**State of Washington**  
**Office of Insurance Commissioner**  
**2004 Washington Market Share and Loss Ratio**  
**Line of Business: Accident and Health**

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
8	KAISER FOUNDATION									
	Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$306,656	3.10%	\$306,656	\$289,797	94.50%	82,676
	Kaiser Permanente Hlth Alternatives	47033	OR	HCSC	\$8,692	0.09%	\$8,692	\$8,402	96.67%	18,052
	Group Totals				\$315,348	3.19%	\$315,348	\$298,200	94.56%	100,728
9	KPS HEALTH PLANS									
	KPS Health Plans	53872	WA	HCSC	\$151,995	1.54%	\$151,995	\$133,779	88.02%	50,123
	Group Totals				\$151,995	1.54%	\$151,995	\$133,779	88.02%	50,123
10	AETNA									
	Aetra Health Inc	47060	WA	HCSC	\$45,732	0.46%	\$45,732	\$37,305	81.57%	14,161
	Aetra Life Ins Co	60054	CT	L&D	\$95,587	0.97%	\$104,424	\$81,436	77.99%	
	Group Totals				\$141,319	1.43%	\$150,156	\$118,742	79.08%	14,161
	Top 10 Group Total				\$8,248,905	83.46%	\$8,264,393	\$7,218,002	87.34%	3,752,420
	All Other Companies				\$1,634,235	16.54%	\$1,644,519	\$1,076,445	65.46%	622,780
	Totals(4)				\$9,883,140	100.00%	\$9,908,911	\$8,294,447	83.71%	4,375,200

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, F=Fraternal

(2)Also means claims and benefits incurred.

(3)Washington enrollment only provided by companies filing the NAIC Health blank.

(4)Totals do not represent all health coverage in Washington

State of Washington  
Office of Insurance Commissioner  
2004 Washington Market Share  
Line of Business: Life - Annuities

Top 10 Authorized Companies or Groups of  
Companies  
Zero Premium Companies Excluded

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	AMERICAN INTRNL GRP								
	AIG Annuity Ins Co	70432	TX	\$313,997	\$0	\$0	\$0	\$313,997	9.75%
	AIG Life Ins Co	66842	DE	\$1,052	\$0	\$454	\$0	\$1,507	0.05%
	AIG SunAmerica Life Assur Co	60941	AZ	\$49,108	\$0	\$1,890	\$0	\$50,998	1.58%
	American Gen Life & Acc Ins Co	66672	TN	\$4	\$0	\$0	\$0	\$4	0.00%
	American Gen Life Ins Co	60488	TX	\$3,902	\$0	\$1	\$0	\$3,903	0.12%
	Sunamerica Life Ins Co	69256	AZ	\$145	\$0	\$4	\$0	\$150	0.00%
	Variable Annuity Life Ins Co	70238	TX	\$21,134	\$0	\$74,817	\$0	\$95,950	2.98%
	Group Totals			\$389,343	\$0	\$77,166	\$0	\$466,509	14.48%
2	ING America Ins Holding Grp								
	ING Ins Co Of America	76953	FL	\$4	\$0	\$0	\$0	\$4	0.00%
	Ing Life Ins & Annuity Co	86509	CT	\$938	\$0	\$135,183	\$0	\$136,121	4.23%
	ING USA Annuity and Life Ins Co	80942	IA	\$149,402	\$0	\$3,055	\$0	\$152,457	4.73%
	ReliaStar Life Ins Co	67105	MN	\$16,822	\$0	\$6,959	\$0	\$23,781	0.74%
	ReliaStar Life Ins Co Of NY	61360	NY	\$24	\$0	\$0	\$0	\$24	0.00%
	Security Life Of Denver Ins Co	68713	CO	\$1	\$0	\$0	\$0	\$1	0.00%
	Group Totals			\$167,191	\$0	\$145,197	\$0	\$312,388	9.70%
3	TIAA FAMILY OF CO								
	Teachers Ins & Ann Assoc Of Amer	69345	NY	\$164,164	\$0	\$61,241	\$0	\$225,405	7.00%
	TIAA Cref Life Ins Co	60142	NY	\$7,232	\$0	\$0	\$0	\$7,232	0.22%
	Group Totals			\$171,396	\$0	\$61,241	\$0	\$232,637	7.22%
4	GE GLOBAL GRP								
	Federal Home Life Ins Co	67695	VA	\$275	\$0	\$0	\$0	\$275	0.01%
	First Colony Life Ins Co	63401	VA	\$3,311	\$0	\$0	\$0	\$3,311	0.10%
	GE Life And Annuity Assur Co	65536	VA	\$34,580	\$0	\$0	\$0	\$34,580	1.07%
	General Electric Capital Assur Co	70025	DE	\$129,373	\$0	(\$1)	\$0	\$129,372	4.02%
	Group Totals			\$167,538	\$0	(\$1)	\$0	\$167,537	5.20%
5	PRUDENTIAL OF AMER								
	American Skandia Life Assur Corp	86630	CT	\$64,387	\$0	\$1,578	\$0	\$65,964	2.05%
	Pruco Life Ins Co	79227	AZ	\$16,715	\$0	\$0	\$0	\$16,715	0.52%
	Prudential Ins Co Of Amer	68241	NJ	\$491	\$0	\$76,419	\$0	\$76,909	2.39%
	Group Totals			\$81,592	\$0	\$77,996	\$0	\$159,588	4.95%

State of Washington  
 Office of Insurance Commissioner  
 2004 Washington Market Share  
 Line of Business: Life - Annuities

Top 10 Authorized Companies or Groups of  
 Companies  
 Zero Premium Companies Excluded

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
6	Aegon US Holding Grp								
	Life Investors Ins Co Of Amer	64130	IA	\$759	\$0	\$97	\$0	\$857	0.03%
	Monumental Life Ins Co	66281	MD	\$66,242	\$0	\$0	\$0	\$66,242	2.06%
	Peoples Benefit Life Ins Co	66605	IA	\$14,849	\$0	\$3	\$0	\$14,852	0.46%
	Transamerica Life Ins & Annuity Co	69507	NC	\$1,121	\$0	\$100	\$0	\$1,221	0.04%
	Transamerica Life Ins Co	86231	IA	\$64,590	\$0	\$0	\$0	\$64,590	2.01%
	Transamerica Occidental Life Ins Co	67121	IA	\$917	\$0	\$5	\$0	\$922	0.03%
	Western Reserve Life Assur Co of OH	91413	OH	\$6,273	\$0	\$83	\$0	\$6,356	0.20%
	Group Totals			\$154,751	\$0	\$288	\$0	\$155,039	4.81%
7	NEW YORK LIFE GRP								
	New York Life Ins & Annuity Corp	91596	DE	\$144,935	\$0	\$0	\$0	\$144,935	4.50%
	New York Life Ins Co	66915	NY	\$6,435	\$0	\$2,121	\$0	\$8,557	0.27%
	Group Totals			\$151,371	\$0	\$2,121	\$0	\$153,492	4.77%
8	JACKSON NATL GRP								
	Jackson Natl Life Ins Co	65056	MI	\$139,144	\$0	\$86	\$0	\$139,230	4.32%
	Group Totals			\$139,144	\$0	\$86	\$0	\$139,230	4.32%
9	LINCOLN NATL								
	First Penn Pacific Life Ins Co	67652	IN	\$1	\$0	\$0	\$0	\$1	0.00%
	Lincoln Natl Life Ins Co	65676	IN	\$86,801	\$0	\$45,953	\$0	\$132,754	4.12%
	Group Totals			\$86,802	\$0	\$45,953	\$0	\$132,756	4.12%
10	METROPOLITAN GRP								
	General American Life Ins Co	63665	MO	\$81	\$0	\$0	\$0	\$81	0.00%
	MetLife Investors Ins Co	93513	MO	\$37,068	\$0	\$0	\$0	\$37,068	1.15%
	MetLife Investors USA Ins Co	61050	DE	\$44,997	\$0	\$7	\$0	\$45,004	1.40%
	Metropolitan Life Ins Co	65978	NY	\$41,115	\$0	\$7,288	\$0	\$48,403	1.50%
	Metropolitan Tower Life Ins Co	97136	DE	\$45	\$0	\$0	\$0	\$45	0.00%
	New England Life Ins Co	91626	MA	\$1,376	\$0	\$0	\$0	\$1,376	0.04%
	Group Totals			\$124,681	\$0	\$7,295	\$0	\$131,976	4.10%
	Top Group Totals			\$1,633,809	\$0	\$417,343	\$0	\$2,051,152	63.68%
	All Other Companies			\$1,018,005	\$0	\$151,862	\$0	\$1,169,868	36.32%
	Totals			\$2,651,815	\$0	\$569,205	\$0	\$3,221,019	100.00%

**State of Washington  
Office of Insurance Commissioner  
2004 Washington Market Share**

**Line of Business: Life - Life Insurance**

**Top 10 Authorized Companies or Groups of Companies  
Zero Premium Companies Excluded**

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	NEW YORK LIFE GRP								
	New York Life Ins & Annuity Corp	91596 DE	\$54,379	\$0	\$0	\$0	\$0	\$54,379	2.97%
	New York Life Ins Co	66915 NY	\$70,047	\$0	\$9,890	\$0	\$0	\$79,938	4.37%
	NYLife Ins Co Of AZ	81353 AZ	\$2,896	\$0	\$0	\$0	\$0	\$2,896	0.16%
2	NORTHWESTERN MUT								
	Northwestern Mut Life Ins Co	Group Totals	\$127,322	\$0	\$9,890	\$0	\$0	\$137,213	7.50%
		67091 WI	\$107,127	\$0	\$0	\$0	\$0	\$107,127	5.86%
3	ING America Ins Holding Grp								
	Ing Life Ins & Annuity Co	86509 CT	\$2,808	\$0	\$117	\$0	\$0	\$2,924	0.16%
	ING USA Annuity and Life Ins Co	80942 IA	\$3,400	\$0	\$10	\$0	\$0	\$3,410	0.19%
	Midwestern United Life Ins Co	66109 IN	\$26	\$0	\$0	\$0	\$0	\$26	0.00%
	ReliaStar Life Ins Co	67105 MN	\$16,860	\$0	\$27,336	\$0	\$0	\$43,996	2.41%
	ReliaStar Life Ins Co Of NY	61360 NY	\$481	\$0	\$39	\$0	\$0	\$520	0.03%
	Security Life Of Denver Ins Co	68713 CO	\$52,343	\$0	\$147	\$0	\$0	\$52,490	2.87%
4	METROPOLITAN GRP								
	General American Life Ins Co	63665 MO	\$7,927	\$0	\$0	\$0	\$0	\$7,927	0.43%
	MetLife Investors Ins Co	93513 MO	\$76	\$0	\$0	\$0	\$0	\$76	0.00%
	MetLife Investors USA Ins Co	61050 DE	\$36	\$0	\$0	\$0	\$0	\$36	0.00%
	Metropolitan Life Ins Co	65978 NY	\$32,549	\$0	\$31,179	\$0	\$0	\$63,728	3.49%
	Metropolitan Tower Life Ins Co	97136 DE	\$1,958	\$0	\$0	\$0	\$0	\$1,958	0.11%
	New England Life Ins Co	91626 MA	\$3,767	\$0	\$7	\$0	\$0	\$3,773	0.21%
	Paragon Life Ins Co	93564 MO	\$3	\$0	\$1,711	\$0	\$0	\$1,713	0.09%
	Texas Life Ins Co	69396 TX	\$396	\$0	\$0	\$0	\$0	\$396	0.02%
5	AETNA								
	Aetna Life Ins Co	60054 CT	\$779	\$0	\$75,054	\$0	\$0	\$75,833	4.15%
	Group Totals		\$779	\$0	\$75,054	\$0	\$0	\$75,833	4.15%
6	HARTFORD FIRE & CAS GRP								
	Hartford Life & Accident Ins Co	70815 CT	\$419	\$0	\$13,500	\$0	\$0	\$13,919	0.76%
	Hartford Life & Annuity Ins Co	71153 CT	\$24,811	\$0	\$9	\$0	\$0	\$24,821	1.36%
	Hartford Life Ins Co	88072 CT	\$2,658	\$0	\$28,955	\$0	\$0	\$31,613	1.73%
	Group Totals		\$27,889	\$0	\$42,463	\$0	\$0	\$70,352	3.85%

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
7	JOHN HANCOCK GRP								
	John Hancock Life Ins Co	65099	MA	\$6,727	\$0	\$0	\$0	\$6,696	0.37%
	John Hancock Variable Life Ins Co	90204	MA	\$32,807	\$0	\$0	\$0	\$32,807	1.79%
	Manufacturers Life Ins Co USA	65838	MI	\$24,794	\$0	\$0	\$0	\$24,794	1.36%
	Manulife Ins Co	93610	DE	\$22	\$0	\$0	\$0	\$22	0.00%
8	Aegon US Holding Grp								
	Academy Life Ins Co	60046	MO	\$1,426	\$0	\$21	\$0	\$1,447	0.08%
	Life Investors Ins Co Of Amer	64130	IA	\$1,387	\$368	\$1,561	\$0	\$3,317	0.18%
	Monumental Life Ins Co	66281	MD	\$3,508	\$0	\$280	\$1	\$3,790	0.21%
	Peoples Benefit Life Ins Co	66605	IA	\$349	\$0	\$269	\$0	\$618	0.03%
	Stonebridge Life Ins Co	65021	VT	\$1,511	\$183	\$211	\$0	\$1,905	0.10%
	Transamerica Financial Life Ins Co	70688	NY	\$30	\$0	\$2	\$0	\$32	0.00%
	Transamerica Life Ins & Annuity Co	69507	NC	\$13	\$0	\$0	\$0	\$13	0.00%
	Transamerica Life Ins Co	86231	IA	\$4,116	\$0	\$1,357	\$0	\$5,472	0.30%
	Transamerica Occidental Life Ins Co	67121	IA	\$33,989	\$0	\$27	\$0	\$34,016	1.86%
	Veterans Life Ins Co	81027	IL	\$236	\$0	\$278	\$0	\$514	0.03%
	Western Reserve Life Assur Co of OH	91413	OH	\$10,286	\$0	\$0	\$0	\$10,286	0.56%
9	PRUDENTIAL OF AMER								
	American Skandia Life Assur Corp	86630	CT	\$302	\$0	\$0	\$0	\$302	0.02%
	Pruco Life Ins Co	79227	AZ	\$18,055	\$0	\$0	\$0	\$18,055	0.99%
	Prudential Ins Co Of Amer	68241	NJ	\$29,731	(\$53)	\$11,411	\$0	\$41,088	2.25%
	Group Totals			\$48,087	(\$53)	\$11,411	\$0	\$59,445	3.25%
10	PACIFIC LIFE INS CO								
	Pacific Life Ins Co	67466	CA	\$50,239	\$0	\$0	\$0	\$50,239	2.75%
	Group Totals			\$50,239	\$0	\$0	\$0	\$50,239	2.75%
	Top Group Totals			\$605,073	\$498	\$203,338	\$1	\$808,911	44.24%
	All Other Companies			\$820,082	\$20,398	\$178,947	\$14	\$1,019,441	55.76%
	Totals			\$1,425,155	\$20,896	\$382,285	\$15	\$1,828,352	100.00%

State of Washington  
Office of Insurance Commissioner

2004 Washington Market Share and Loss Ratio

Top 10 Authorized Companies or Groups of  
Companies  
Zero Premium and Loss Companies Excluded

Rank	Group Name	Line of Business: Property and Casualty Totals (excludes Accident and Health)					All Dollars in Thousands
		NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	
<b>1 ZURICH INS GRP</b>							
	American Federation Ins Co	43699	FL	\$1,1904	0.02%	\$1,958	\$1,106
	American Guarantee & Liability Ins	26247	NY	\$19,619	0.26%	\$20,699	\$24,291
	American Zurich Ins Co	40142	IL	\$5,456	0.07%	\$6,254	\$3,134
	Assurance Co Of Amer	19305	NY	\$13,335	0.17%	\$12,761	\$18,790
	Centre Ins Co	34649	DE	\$722	0.01%	\$803	\$516
	Colonial American Cas & Surety Co	34347	MD	\$1,755	0.02%	\$1,717	\$121
	Empire Fire & Marine Ins Co	21326	NE	\$9,459	0.12%	\$8,590	\$2,642
	Farmers Ins Co Of WA	21644	WA	\$490,583	6.38%	\$483,784	\$304,342
	Farmers Ins Exch	21652	CA	\$53,188	0.69%	\$49,168	\$27,342
	Fidelity & Deposit Co Of MD	39306	MD	\$14,876	0.19%	\$13,002	\$4,275
	Foremost Ins Co	11185	MI	\$26,229	0.34%	\$23,218	\$9,921
	Foremost Property & Cas Ins Co	11800	MI	\$4,295	0.06%	\$4,060	\$2,010
	Foremost Signature Ins Co	41513	MI	\$27,284	0.35%	\$25,762	\$12,156
	Maryland Cas Co	19356	MD	\$10,334	0.13%	\$10,168	\$32,201
	Mid-Century Ins Co	21687	CA	\$73,983	0.96%	\$74,018	\$53,089
	Northern Ins Co Of NY	19372	NY	\$6,379	0.08%	\$5,520	\$6,395
	Truck Ins Exch	21709	CA	\$39,812	0.52%	\$38,182	\$23,779
	Universal Underwriters Ins Co	41181	KS	\$28,577	0.37%	\$27,304	\$13,279
	Zurich American Ins Co	16535	NY	\$56,074	0.73%	\$51,718	\$35,159
	Group Totals			\$883,865	11.50%	\$858,685	\$574,548
<b>2 STATE FARM IL</b>							
	State Farm Fire And Cas Co	25143	IL	\$324,817	4.23%	\$312,816	\$136,160
	State Farm Mut Auto Ins Co	25178	IL	\$479,922	6.24%	\$480,707	\$295,682
	Group Totals			\$804,739	10.47%	\$793,523	\$431,842
<b>3 SAFECO INS GRP</b>							
	American Economy Ins Co	19690	IN	\$40,973	0.53%	\$47,429	\$12,845
	American States Ins Co	19704	IN	\$100,055	1.30%	\$113,198	\$43,418
	American States Preferred Ins Co	37214	IN	\$11,032	0.14%	\$11,430	\$4,983
	First Natl Ins Co Of Amer	24724	WA	\$14,689	0.19%	\$9,541	\$2,860
	General Ins Co Of Amer	24732	WA	\$58,791	0.76%	\$46,946	\$77,675
	Safeco Ins Co Of Amer	24740	WA	\$183,418	2.39%	\$182,206	\$18,000
	Safeco Ins Co Of IL	39012	IL	\$246,958	3.21%	\$244,943	\$132,074
	Group Totals			\$655,916	8.53%	\$655,693	\$291,855

**State of Washington  
Office of Insurance Commissioner**

**2004 Washington Market Share and Loss Ratio**

Line of Business: Property and Casualty Totals (excludes Accident and Health)										All Dollars in Thousands	
Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)			
4	ALLSTATE INS GRP										
	Allstate Ind Co	19240	IL	\$118,860	1.55%	\$110,179	\$55,763	50.61%			
	Allstate Ins Co	19232	IL	\$345,976	4.50%	\$346,562	\$144,037	41.56%			
	Allstate Prop & Cas Ins Co	17230	IL	\$70,666	0.92%	\$63,177	\$42,137	66.70%			
	Deerbrook Ins Co	37907	IL	\$435	0.01%	\$433	\$434	100.17%			
	Encompass Ind Co	15130	IL	\$386	0.01%	\$43	\$0	0.63%			
	First Colonial Ins Co	29980	FL	\$2,124	0.03%	\$599	\$1,072	178.96%			
	Northbrook Ind Co	36455	IL	\$3,883	0.05%	\$4,024	\$2,331	57.92%			
	Group Totals			\$542,329	7.06%	\$525,018	\$245,774	46.81%			
5	PUBLIC EMPLOYEES										
	Pemco Ins Co	18805	WA	\$80,611	1.05%	\$78,766	\$51,907	65.90%			
	Pemco Mut Ins Co	24341	WA	\$249,294	3.24%	\$243,422	\$140,305	57.64%			
	Group Totals			\$329,905	4.29%	\$322,189	\$192,212	59.66%			
6	PROGRESSIVE GRP										
	National Continental Ins Co	10243	NY	\$385	0.01%	\$389	\$204	52.37%			
	Progressive American Ins Co	24252	FL	\$15,397	0.20%	\$22,006	\$10,985	49.92%			
	Progressive Cas Ins Co	24260	OH	\$12,578	0.16%	\$17,126	\$7,101	41.46%			
	Progressive Classic Ins Co	42994	WI	\$14,318	0.19%	\$9,497	\$5,617	59.15%			
	Progressive Halcyon Ins Co	16322	OH	\$828	0.01%	\$1,718	\$1,183	68.90%			
	Progressive Max Ins Co	24279	OH	\$96,259	1.25%	\$94,626	\$47,680	50.39%			
	Progressive Northern Ins Co	38628	WI	\$15,373	0.20%	\$24,554	\$12,025	48.97%			
	Progressive Northwestern Ins Co	42919	OH	\$108,677	1.41%	\$82,872	\$43,193	52.12%			
	Progressive Preferred Ins Co	37834	OH	\$10,747	0.14%	\$18,978	\$10,393	54.76%			
	Progressive Specialty Ins Co	32786	OH	\$892	0.01%	\$1,893	\$351	18.54%			
	Progressive West Ins Co	27804	OH	\$2,098	0.03%	\$4,143	\$1,606	38.77%			
	United Fincl Cas Co	11770	OH	\$7,391	0.10%	\$2,877	\$2,535	88.09%			
	Group Totals			\$284,943	3.71%	\$280,678	\$142,872	50.90%			
7	UNITED SERVICES AUTOMOBILE ASN GRP										
	United Services Auto Assoc	25941	TX	\$153,562	2.00%	\$149,491	\$80,639	53.94%			
	USAA Cas Ins Co	25968	TX	\$108,611	1.41%	\$105,108	\$57,479	54.69%			
	USAA General Ind Co	18600	TX	\$8,150	0.11%	\$8,635	\$4,215	48.81%			
	Group Totals			\$270,323	3.52%	\$263,234	\$142,332	54.07%			

**State of Washington**  
**Office of Insurance Commissioner**

**2004 Washington Market Share and Loss Ratio**

Top 10 Authorized Companies or Groups of  
 Companies  
 Zero Premium and Loss Companies Excluded

Rank	Group Name	Line of Business: Property and Casualty Totals (excludes Accident and Health)					All Dollars in Thousands
		NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	
8	St Paul Travelers Grp						
	Athena Assur Co	41769	MN	\$158	0.00%	\$179	\$30
	Automobile Ins Co Of Hartford CT	19062	CT	\$4,704	0.06%	\$3,545	\$2,229
	Charter Oak Fire Ins Co	25615	CT	\$9,907	0.13%	\$9,505	\$4,653
	Discover Prop & Cas Ins Co	38463	IL	\$4,855	0.06%	\$3,884	\$1,964
	Farmington Cas Co	41483	CT	\$75	0.00%	\$86	(\$442)
	Fidelity & Guaranty Ins Co	35386	IA	\$2,753	0.04%	\$2,862	\$2,960
	Fidelity & Guaranty Ins Underwriters	25879	WI	\$1,606	0.02%	\$1,699	\$994
	Geovera Ins Co	10799	MD	\$590	0.01%	\$497	\$0
	Gulf Ins Co	22217	CT	\$8,379	0.11%	\$11,835	\$29,879
	Northland Cas Co	24031	MN	\$607	0.01%	\$713	\$419
	Northland Ins Co	24015	MN	\$8,328	0.11%	\$8,993	\$4,688
	Phoenix Ins Co	25623	CT	\$2,737	0.04%	\$2,933	\$1,481
	Seaboard Surety Co	22635	NY	\$213	0.00%	\$288	\$312
	Select Ins Co	22233	TX	\$39	0.00%	\$63	(\$37)
	St Paul Fire & Marine Ins Co	24767	MN	\$86,395	1.12%	\$89,315	\$57,444
	St Paul Guardian Ins Co	24775	MN	\$1,180	0.02%	\$1,763	\$3,861
	St Paul Mercury Ins Co	24791	MN	\$14,932	0.19%	\$14,555	\$9,255
	St. Paul Protective Ins Co	19224	IL	\$2	0.00%	\$2	\$172
	Standard Fire Ins Co	19070	CT	\$11,796	0.15%	\$12,148	\$2,414
	Travco Ins Co	28188	CT	\$1,572	0.02%	\$1,481	\$708
	Travelers Cas & Surety Co	19038	CT	\$1,019	0.01%	\$1,308	\$5,670
	Travelers Cas & Surety Co Of Amer	31194	CT	\$29,320	0.38%	\$28,972	\$17,376
	Travelers Home & Marine Ins Co	27998	CT	\$1	0.00%	\$1	(\$2)
	Travelers Ind Co	25658	CT	\$17,281	0.22%	\$17,013	\$8,813
	Travelers Ind Co Of Amer	25666	CT	\$14,660	0.19%	\$15,352	\$9,483
	Travelers Ind Co Of CT	25682	CT	\$6,998	0.09%	\$7,088	\$2,338
	Travelers Property Cas Co Of Amer	25674	CT	\$30,462	0.40%	\$29,745	\$8,524
	US Fidelity & Guaranty Co	25687	MD	\$9,657	0.13%	\$10,902	\$7,340
	Group Totals			\$270,228	3.52%	\$276,728	\$182,525
							65.85%

Top 10 Authorized Companies or Groups of Companies  
Zero Premium and Loss Companies Excluded

**State of Washington**  
**Office of Insurance Commissioner**  
**2004 Washington Market Share and Loss Ratio**

**Line of Business: Property and Casualty Totals (excludes Accident and Health)**

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)	All Dollars in Thousands
9	AMERICAN INTRNL GRP								
	21st Century Ins Co	12963	CA	\$3,694	0.05%	\$3,908	\$2,956	75.65%	
	ALG Centennial Ins Co	34789	PA	\$2,264	0.03%	\$2,613	\$1,445	55.32%	
	ALG Natl Ins Co Inc	36587	NY	\$3,976	0.05%	\$1,858	\$719	38.68%	
	ALG Preferred Ins Co	22225	PA	\$5,108	0.07%	\$5,519	\$4,665	84.53%	
	ALG Premier Ins Co	20796	PA	\$3,981	0.05%	\$4,237	\$2,703	63.80%	
	AIU Ins Co	19399	NY	\$13,244	0.17%	\$13,720	\$8,009	58.37%	
	American General Ind Co	24376	IL	\$2,249	0.03%	\$1,645	\$849	51.61%	
	American Home Assur Co	19380	NY	\$37,159	0.48%	\$40,920	\$27,925	68.24%	
	American Intl Ins Co	32220	NY	\$4,697	0.06%	\$5,338	\$1,612	30.20%	
	American Intl Pacific Ins	23795	CO	\$171	0.00%	\$120	\$25	20.82%	
	American Intl South Ins Co	40258	PA	\$69	0.00%	\$42	\$52	125.69%	
	Birmingham Fire Ins Co Of PA	19402	PA	\$1,122	0.02%	\$481	\$181	37.50%	
	Commerce & Industry Ins Co	19410	NY	\$2,671	0.03%	\$2,602	\$1,126	43.27%	
	Granite State Ins Co	23809	PA	\$10,216	0.13%	\$6,073	\$1,225	20.17%	
	Hartford Steam Boiler Inspec & Ins Co	11452	CT	\$7,389	0.10%	\$7,104	\$478	6.73%	
	Illinois Natl Ins Co	23817	IL	\$20,769	0.27%	\$22,548	\$16,268	72.15%	
	Insurance Co Of The State Of PA	19429	PA	\$21,696	0.28%	\$20,462	\$7,274	35.55%	
	National Union Fire Ins Co Of Pitts	19445	PA	\$73,777	0.96%	\$69,762	\$43,462	62.30%	
	New Hampshire Ind Co Inc	23833	PA	\$1,553	0.02%	\$2,025	\$1,753	86.56%	
	New Hampshire Ins Co	23841	PA	\$3,976	0.05%	\$3,279	\$3,464	105.63%	
	United City Residential Ins Co	15873	NC	\$22,838	0.30%	\$22,957	\$1,333	5.81%	
	United City Residential Ins Co Of NC	18667	NC	\$781	0.01%	\$748	\$193	25.81%	
	United Guaranty Mgt Indem Co	26899	NC	\$220	0.00%	\$221	\$9	4.27%	
	Yosemite Ins Co	26220	IN	\$534	0.01%	\$79	\$16	20.31%	
	Group Totals			\$244,245	3.18%	\$238,262	\$127,744	53.75%	
10	BERKSHIRE HATHAWAY								
	Central States Ind Co Of Omaha	34274	NE	\$2,421	0.03%	\$2,419	(\$24)	(0.97%)	
	Columbia Ins Co	27812	NE	\$2,233	0.03%	\$1,952	\$322	16.47%	
	Comhusker Cas Co	20044	NE	\$15,674	0.20%	\$15,473	\$7,282	47.06%	
	Geico Cas Co	41491	MD	\$20,101	0.26%	\$21,683	\$11,576	53.39%	
	Geico General Ins Co	35882	MD	\$84,856	1.10%	\$82,766	\$59,490	71.88%	
	Geico Ind Co	22055	MD	\$47,823	0.62%	\$43,370	\$27,213	62.75%	
	General Reins Corp	22039	DE	\$1,401	0.02%	\$1,501	\$909	60.55%	
	General Star Natl Ins Co	11967	OH	\$563	0.01%	\$778	\$480	61.73%	
	Genes Ins Co	38962	CT	\$5,031	0.07%	\$5,221	(\$1,622)	(31.06%)	
	Government Employees Ins Co	22063	MD	\$46,349	0.60%	\$45,792	\$31,909	69.68%	
	National Ind Co	20087	NE	\$6,075	0.08%	\$6,008	\$3,826	63.68%	
	National Liab & Fire Ins Co	20052	CT	\$825	0.01%	\$496	\$259	52.19%	
	United States Liability Ins Co	25695	PA	\$1,574	0.02%	\$1,395	\$372	26.68%	
	Group Totals			\$234,927	3.06%	\$228,856	\$141,994	62.03%	

**State of Washington**

**Office of Insurance Commissioner**

**2004 Washington Market Share and Loss Ratio**

Line of Business: Property and Casualty Totals (excludes Accident and Health)						
Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	All Dollars in Thousands
	Top Group Totals			\$4,521,421	58.82%	\$2,473,697
	All Other Companies			\$3,165,029	41.18%	\$1,567,994
	Totals			\$7,686,450	100.00%	\$4,041,691

(1) Excluding all Loss Adjustment Expenses (LAE)



# **Appendix G**

**Insurance  
Company Changes  
2004**



## **---Life and Disability Insurance Companies---**

### **Admissions:**

CHURCH LIFE INSURANCE CORPORATION

New York, NY

CSI LIFE INSURANCE COMPANY

OMAHA, NE

UNIFIED LIFE INSURANCE COMPANY

OVERLAND PARK, KS

VANTIS LIFE INSURANCE COMPANY

E HARTFORD, CT

### **Name Changes:**

ACCELERATION LIFE INSURANCE COMPANY to

PARKER CENTENNIAL ASSURANCE COMPANY

ANTHEM ALLIANCE HEALTH INSURANCE COMPANY to

ONENATION INSURANCE COMPANY

CIGNA LIFE INSURANCE COMPANY to

PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY COMPANY

CNA GROUP LIFE ASSURANCE COMPANY to

HARTFORD LIFE GROUP INSURANCE COMPANY

CONSECO ANNUITY INSURANCE COMPANY to

CONSECO INSURANCE COMPANY

EQUITABLE LIFE ASSURANCE SOCIETY OF THE US THE to

AXA EQUITABLE LIFE INSURANCE COMPANY

EQUITABLE OF COLORADO INC. THE to

AXA LIFE AND ANNUITY COMPANY

ERC LIFE REINSURANCE CORPORATION to

SCOTTISH RE LIFE CORPORATION

FEDERAL KEMPER LIFE ASSURANCE CORPORATION to

CHASE INSURANCE LIFE AND ANNUITY COMPANY

FIRST PYRAMID LIFE INSURANCE COMPANY OF AMERICA to

IMERICA LIFE AND HEALTH INSURANCE COMPANY

GENERAL & COLOGNE LIFE RE OF AMERICA to

GENERAL RE LIFE CORPORATION

GERLING GLOBAL LIFE INSURANCE COMPANY U S BRANCH to

REVIOS REINSURANCE COMPANY CANADA LTD

GERLING GLOBAL LIFE REINSURANCE COMPANY to

REVIOS REINSURANCE US INC

**---Life and Disability Insurance Companies---**

**Name Changes: (Continued)**

GOLDEN AMERICAN LIFE INSURANCE COMPANY to  
ING USA ANNUITY AND LIFE INSURANCE COMPANY  
INVESTORS PARTNER LIFE INSURANCE COMPANY to  
MANULIFE INSURANCE COMPANY  
NEW YORK LIFE AND HEALTH INSURANCE COMPANY to  
DIRECT GENERAL LIFE INSURANCE  
PROGRESSIVE AMERICAN LIFE INSURANCE COMPANY to  
PRINCIPAL HEALTH INSURANCE COMPANY  
PROVANTIS INSURANCE COMPANY to  
DENTEGRA INSURANCE COMPANY  
SAFECO LIFE INSURANCE COMPANY to  
SYMETRA LIFE INSURANCE COMPANY  
SAFECO NATIONAL LIFE INSURANCE COMPANY to  
SYMETRA NATIONAL LIFE INSURANCE COMPANY  
UNITED WISCONSIN LIFE INSURANCE COMPANY to  
AMERICAN MEDICAL SECURITY LIFE INSURANCE COMPANY  
ZURICH LIFE INSURANCE COMPANY OF AMERICA to  
CHASE INSURANCE LIFE COMPANY

**Mergers:**

BANKERS NATIONAL LIFE INSURANCE COMPANY into  
WASHINGTON NATIONAL INSURANCE COMPANY  
CLARICA LIFE INSURANCE COMPANY US into  
MIDLAND NATIONAL LIFE INSURANCE COMPANY  
EQUITABLE LIFE INSURANCE COMPANY OF IOWA into  
GOLDEN AMERICAN LIFE INSURANCE COMPANY  
FIRST VARIABLE LIFE INSURANCE COMPANY into  
PROTECTIVE LIFE INSURANCE COMPANY  
MEDICAL LIFE INSURANCE COMPANY into  
FORT DEARBORN LIFE INSURANCE COMPANY  
METROPOLITAN INSURANCE AND ANNUITY COMPANY into  
METROPOLITAN TOWER LIFE INSURANCE COMPANY  
MISSION LIFE INSURANCE COMPANY OF AMERICA into  
REASSURE AMERICA LIFE INSURANCE COMPANY  
NEW ENGLAND PENSION AND ANNUITY COMPANY into  
MONUMENTAL LIFE INSURANCE COMPANY  
SOUTHLAND LIFE INSURANCE COMPANY into  
SECURITY LIFE OF DENVER INSURANCE COMPANY

TRANSAMERICA ASSURANCE COMPANY into  
TRANSAMERICA LIFE INSURANCE COMPANY  
UNITED LIFE AND ANNUITY COMPANY into  
GOLDEN AMERICAN LIFE INSURANCE COMPANY  
USG ANNUITY AND LIFE COMPANY into  
GOLDEN AMERICAN LIFE INSURANCE COMPANY  
VOYAGER LIFE INSURANCE COMPANY into  
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA

**Redomestications:**

ALLMERICA FINANCIAL LIFE INSURANCE COMPANY  
From DELAWARE to MASSACHUSETTS  
FAMILY LIFE INSURANCE COMPANY  
From WASHINGTON to TEXAS  
FINANCIAL AMERICAN LIFE INSURANCE COMPANY  
From ILLINOIS to KANSAS  
FORTIS BENEFITS INSURANCE COMPANY  
From MINNESOTA to IOWA  
INVESTORS LIFE INSURANCE COMPANY OF NORTH AMERICA  
From WASHINGTON to TEXAS  
LIBERTY BANKERS LIFE INSURANCE COMPANY  
From IOWA to OKLAHOMA  
SEARS LIFE INSURANCE COMPANY  
From ILLINOIS to TEXAS  
VALLEY FORGE LIFE INSURANCE COMPANY  
From PENNSYLVANIA to INDIANA

**Withdrawals:**

-NONE-

**---Property/Casualty Insurance Companies---**

**Admissions:**

ACA INSURANCE COMPANY  
ANCHORAGE, AK  
ACIG INSURANCE COMPANY  
BARRINGTON, IL  
AMERICAN SERVICE INSURANCE COMPANY  
ELK GROVE VILLA, IL

**---Property/Casualty Insurance Companies---**

**Admissions: (Continued)**

BOND SAFEGUARD INSURANCE COMPANY  
LOMBARD, IL

CHEROKEE INSURANCE COMPANY  
PORT HURON, MI

ESURANCE PROPERTY & CASUALTY INSURANCE COMPANY  
SAN FRANCISCO, CA

GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY  
SAN ANTONIO, TX

THE GUARANTEE COMPANY OF NORTH AMERICA USA THE  
GROSSE POINT, MI

HOUSING AUTHORITY PROPERTY INSURANCE A MUTUAL COMPANY  
BURLINGTON, VT

IDS PROPERTY AND CASUALTY INSURANCE COMPANY  
DE PERE, WI

KANSAS BANKERS SURETY COMPANY  
TOPEKA, KS

NATIONAL FIRE AND INDEMNITY EXCHANGE  
MONTEREY, CA

VERKAN FIRE INSURANCE COMPANY  
SILVER SPRING, MD

**Name Changes:**

ACE GUARANTY CORP to  
ASSURED GUARANTY CORP

ARKWRIGHT INSURANCE COMPANY to  
COFACE NORTH AMERICA INSURANCE COMPANY

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE INC to  
FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE  
COMPANY

FIRST COMMUNITY INSURANCE COMPANY to  
FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE INC

GE AUTO HOME ASSURANCE COMPANY to  
AIG PREFERRED INSURANCE COMPANY

GE CASUALTY INSURANCE COMPANY to  
AIG PREMIER INSURANCE COMPANY

GERLING GLOBAL REINSURANCE CORPORATION US BRANCH to  
GLOBAL REINSURANCE CORPORATION US BRANCH

GERLING NCM CREDIT INSURANCE INC to  
ATRADIUS TRADE CREDIT INSURANCE INC

**---Property/Casualty Insurance Companies---**

**Name Changes: (Continued)**

GLOBAL REINSURANCE CORPORATION US BRANCH to  
GLOBAL REINSURANCE CORPORATION  
KEMPER EMPLOYERS INSURANCE COMPANY to  
SEABRIGHT INSURANCE COMPANY  
MONTGOMERY WARD INSURANCE COMPANY to  
HERITAGE CASUALTY INSURANCE COMPANY  
NATIONAL FARMERS UNION STANDARD INSURANCE COMPANY to  
QUANTA INDEMNITY COMPANY  
NICHIDO FIRE & MARINE LTD (US BRANCH) to  
TNUS INSURANCE COMPANY  
ODYSSEY REINSURANCE CORPORATION to  
CLEARWATER INSURANCE COMPANY  
PRUDENTIAL COMMERCIAL INSURANCE COMPANY to  
LM PERSONAL INSURANCE COMPANY  
PRUDENTIAL GENERAL INSURANCE COMPANY to  
LM GENERAL INSURANCE COMPANY  
PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY to  
LM PROPERTY AND CASUALTY INSURANCE COMPANY  
RANGER INSURANCE COMPANY to  
FAIRMONT SPECIALTY INSURANCE COMPANY  
STATE NATIONAL SPECIALTY INSURANCE COMPANY to  
NATIONAL SPECIALTY INSURANCE COMPANY  
TOKIO MARINE & FIRE INSURANCE COMPANY to  
TOKIO MARINE & NICHIDO FIRE INSURANCE COMPANY  
THE TRAVELERS INDEMNITY COMPANY OF ILLINOIS to  
TRAVELERS PROPERTY AND CASUALTY COMPANY OF AMERICA  
UNDERWRITERS REINSURANCE COMPANY to  
RSUI INDEMNITY COMPANY  
US AEGIS ENERGY INSURANCE COMPANY to  
DARWIN NATIONAL ASSURANCE COMPANY

**Mergers:**

AMERICAN PROTECTION INSURANCE COMPANY into  
AMERICAN MOTORIST INSURANCE COMPANY  
AMERICAN & FOREIGN INSURANCE COMPANY into  
ROYAL INDEMNITY COMPANY  
THE CONNECTICUT INDEMNITY COMPANY into  
SECURITY INSURANCE COMPANY OF HARTFORD

THE FIRE & CASUALTY INSURANCE COMPANY CONECTICUT into  
FIRE & CASUALTY INSURANCE COMPANY HARTFORD  
PHOENIX ASSURANCE COMPANY OF NEW YORK into  
ROYAL INSURANCE COMPANY OF AMERICA  
ROYAL INSURANCE COMPANY OF AMERICA into  
ROYAL INDEMNITY COMPANY  
SAFEGUARD INSURANCE COMPANY into  
SECURITY INSURANCE COMPANY OF HARTFORD  
SPECIALTY NATIONAL INSURANCE COMPANY into  
AMERICAN MOTORIST INSURANCE COMPANY

**Redomestications:**

AMERICAN GENERAL INDEMNITY COMPANY  
From NEBRASKA to ILLINOIS  
THE CONTINENTAL INSURANCE COMPANY  
from NEW HAMPSHIRE to SOUTH CAROLINA  
CRUM & FORESTER INDEMNITY COMPANY  
From NEW YORK to DELAWARE  
THE FIDELITY & CASUALTY COMPANY OF NEW YORK  
From NEW HAMPSHIRE to SOUTH CAROLINA  
GREAT AMERICAN PROTECTION INSURANCE COMPANY  
From INDIANA to OHIO  
GREAT AMERICAN SPIRIT INSURANCE COMPANY  
From INDIANA to OHIO  
IMPERIAL CASUALTY & INDEMNITY COMPANY  
From NEBRASKA to OKLAHOMA  
THE MAYFLOWER INSURANCE COMPANY LTD  
From INDIANA to SOUTH CAROLINA  
PROGRESSIVE NORTHWESTERN INSURANCE COMPANY  
From WASHINGTON to OHIO  
SEATON INSURANCE COMPANY  
From OHIO to RHODE ISLAND  
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA  
From ILLINOIS to CONNECTICUT  
UNITED STATES FIRE INSURANCE COMPANY  
From NEW YORK to DELWARE

**Withdrawals:**

NORCAL MUTUAL INSURANCE COMPANY

### **---Fraternal Benefit Societies---**

#### **Admissions:**

- NONE -

#### **Mergers:**

- NONE -

#### **Redomestications:**

- NONE -

#### **Withdrawals:**

- NONE -

### **---Title Insurance Companies---**

#### **Admissions:**

- NONE -

#### **Mergers:**

- NONE -

#### **Redomestications:**

- NONE -

#### **Withdrawals:**

- NONE -

### **---Charitable Gift Annuities---**

#### **Certificates Issued:**

AMERICAN BAPTIST FOUNDATION #252

VALLEY FORGE, PA

AMERICAN CIVIL LIBERTIES UNION FOUNDATION #233

NEW YORK, NY

AMERICAN LUNG ASSOCIATION #239

NEW YORK, NY

ASSEMBLIES OF GOD FOUNDATION, INC. #234

SPRINGFIELD, MO

**---Charitable Gift Annuities---**

**Certificates Issued: (continued)**

BARNABAS FOUNDATION # 245

TINLEY PARK, IL

BIBLE LEAGUE FOUNDATION # 258

KANSAS, UT

CALVIN COLLEGE #231

GRAND RAPIDS, MI

CANCER RESEARCH INSTITUTE #248

NEW YORK, NY

CATHOLIC FOREIGN MISSION SOCIETY OF AMERICA, INC. #244

MARYKNOLL, NY

CENTRAL WASHINGTON UNIVERSITY FOUNDATION #261

ELLENSBURG, WA

CONSUMERS UNION OF THE UNITED STATES #232

YONKERS, NY

DAYBREAK YOUTH SERVICES #255

VANCOUVER, WA

DORDT COLLEGE #243

SIOUX CENTER, IA

HEIFER INTERNATIONAL FOUNDATION #259

LITTLE ROCK, AK

INTERNATIONAL FELLOWSHIP OF CHRISTIANS & JEWS, INC. #246

CHICAGO, IL

JEWISH FEDERATION OF GREATER SEATTLE #228

SEATTLE, WA

NATIONAL AUDUBON SOCIETY #257

NEW YORK, NY

NATIONAL WILDLIFE FEDERATION #253

RESTON, VA

OBERLIN COLLEGE #236

OBERLIN, OH

PANORAMA CITY FOUNDATION #241

LACEY, WA

PUBLIC CITIZEN FOUNDATION, INC. #226

WASHINGTON DC

PUGET SOUND BLOOD CENTER AND PROGRAM # 260

SEATTLE, WA

TRANS WORLD RADIO #237

CHATHAM, NJ

**---Charitable Gift Annuities---**

**Certificates Issued: (continued)**

TRINITY CHRISTIAN CENTER OF SANTA ANA, INC. #251

TUSTIN, CA

UNIVERSITY OF CHICAGO #242

CHICAGO, IL

UNIVERSITY OF DAYTON #254

DAYTON, OH

UNIVERSITY OF GEORGIA FOUNDATION #240

ATHENS, GA

UNIVERSITY OF NEBRASKA FOUNDATION #235

LINCOLN, NE

WILDERNESS SOCIETY THE #256

WASHINGTON DC

WORLD RADIO MISSIONARY FELLOWSHIP, INC. #247

COLORADO SPRINGS, CO

WYCLIFF BIBLE TRANSLATORS, INC. #229

ORLANDO, FL

YELLOWSTONE BOYS AND GIRLS RANCH FOUNDATION #237

BILLINGS, MT

YOUNG AMERICAS FOUNDATION #230

HERNDON, VA

**Name Changes:**

FREE METHODIST CHURCH OF NORTH AMERICA #12 to

FREE METHODIST FOUNDATION #12

THE GROUP HEALTH/KAISER PERMANENTE COMMUNITY FOUNDATION

#34 to THE GROUP HEALTH COMMUNITY FOUNDATION #34

HEMLOCK FOUNDATION #142 to

HEMLOCK FOUNDATION FOR END OF LIFE CHOICES #142

NEW LIFE CORP OF AMERICA DBA NATIONAL COMMUNITY FOUNDATION  
to NEW LIFE INTERNATIONAL DBA NATIONAL COMMUNITY FOUNDATION

**Mergers:**

- NONE -

**Redomestications:**

- NONE -

**---Charitable Gift Annuities---**

(continued)

**Withdrawals:**

DEPAUW UNIVERSITY #222  
YAKIMA GREENWAY FOUNDATION #47

**---Cease and Desist Orders Issued---**

AMERICAN CAPITOL INSURANCE COMPANY  
SUSPENSION (03/02/04)  
AMERICAN FINANCIAL SECURITY LIFE INSURANCE COMPANY  
REVOCATION (03/24/204)  
THE CENTRAL NATIONAL INSURANCE COMPANY OF OMAHA  
SUSPENSION (05/22/04)  
IMPERIAL CASUALTY & INDEMNITY COMPANY  
REVOCATION (04/11/04)  
THE INSURANCE CORPORATION OF NEW YORK  
SUSPENSION (04/16/04)  
MOUNTAIN VALLEY INDEMNITY COMPANY  
RECISION (03/08/04)  
NATIONAL FINANCIAL INSURANCE COMPANY  
REVOCATION (03/24/04)  
NATIONAL HEALTH INSURANCE COMPANY  
SUSPENSION (03/25/04)

**---Conservatorships, Receiverships, Rehabilitations, or Liquidations---**

- NONE -

**---Health Care Service Contractors---**

- NONE -

**---Health Maintenance Organizations---**

**Admissions:**

ARCADIAN HEALTH PLAN, INC.  
BOTHELL, WA

**Name Changes:**

AETNA HEALTH OF WASHINGTON, INC. to  
AETNA HEALTH, INC.

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**---Conservatorships, Receiverships, Rehabilitations, or Liquidations---**

**Mergers:**

- NONE -

**Redomestications:**

- NONE -

**Withdrawals:**

UNITED HEALTHCARE OF WASHINGTON, INC.

**---Risk Purchasing Groups and Risk Retention Groups---**

**Admissions:**

APPLIED MEDICO LEGAL SOLUTIONS RISK RETENTION GROUP  
PHOENIX, AZ

CLEARWATER TRANSPORATION INSURANCE PROGRAM  
NEW YORK, NY

DESIGNPRO PURCHASING GROUP  
WASHINGTON DC

ELDERCARE MUTUAL INSURANCE COMPANY RISK RETENTION GROUP  
PHOENIX, AZ

ERS RISK PURCHASING GROUP  
CHICAGO, IL

HUD CHEM INSURANCE PROGRAM  
WASHINGTON DC

LEWIS AND CLARK LTC RISK RETENTION GROUP, INC.  
RENO, NV

NATIONAL HEALTH CLUB PURCHASING GROUP  
LAKEWOOD, CO

PHYSICIANS SPECIALTY LTD RISK RETENTION GROUP  
CHARLESTON, SC

REAL ESTATE AGENTS ALLIANCE PURCHASING GROUP  
SAN DIEGO, CA

SENTINEL ASSURANCE RISK RETENTION GROUP, INC.  
HONOLULU, HI

SIA INSURANCE COMPANY RISK RETENTION GROUP LTD  
MILTON HM HX, BERMUDA

ST. CHARLES INSURANCE COMPANY RISK RETENTION GROUP  
CHARLESTON, SC

**---Risk Purchasing Groups and Risk Retention Groups---**

**Admissions: (continued)**

UNITED RISK PURCHASING GROUP INC.

CAREFREE, AZ

**Name Changes:**

REAL ESTATE PROFESSIONALS PROGRAM to  
REAL ESTATE SALES PROFESS'NLS PROGRAM

**Mergers:**

- NONE -

**Redomestications:**

-NONE-

**Withdrawals:**

ARTISAN CONTRACTORS ASSOCIATION OF AMERICA  
ASP PURCHASING GROUP, INC.  
ASSOCIATED BUILDERS & CONTACTORS SERVICES CORP.  
CONSTRUCTION INDUSTRY RPG, INC.  
CPA ADVANTAGE PURCHASING GROUP ASSOCIATION  
ENGINEERS ALLIED PROFESSIONALS & TECHNICIANS RPG  
HEALTH CARE PROFESSIONALS PROGRAM  
INDEPENDENT ALARM ASSOCIATION OF AMERICA PURCHASING GROUP  
LENDERS INSURANCE TRUST  
MGMA PG-EAST, INC.  
NATIONAL FEDERATION OF PARALEGAL ASSOCIATIONS, INC.  
RE BROKERAGES PURCHASING GROUP LLP  
REAL ESTATE APPRAISERS LIABILITY ASSOCIATION  
SPONSORED AGENTS LIABILITY INSURANCE PURCHASING GROUP  
VANDERBILT PROPERTIES ASSOCIATES, INC.

**Cease and Desist Orders Issued:**

ADVENT CHRISTIAN VILLAGE #217

SUSPENSION (04/02/04)

AMERICAN ACADEMY OF STATE CERTIFIED APPRAISERS RISK PG

REVOCATION (05/05/04)

AMERICAN CANCER SOCIETY #76

REVOCATION (04/02/04)

**---Risk Purchasing Groups and Risk Retention Groups---**

**Cease and Desist Orders Issued: (continued)**

THE AMERICAN FARMLAND TRUST #207

SUSPENSION (04/02/04)

THE AMERICAN FARMLAND TRUST #207

RECISION (04/12/04)

ASSOCIATED CREDIT BUREAUS

REVOCATION (07/20/04)

BACK TO THE BIBLE FOUNDATION #191

SUSPENSION (04/02/04)

CATHOLIC FOUNDATION OF THE SPOKANE DIOCESE #35

RECISION (03/02/04)

CHILDREN INTERNATIONAL #182

SUSPENSION (04/02/04)

CHRISTIAN BROADCASTING NETWORK, INC. #53

SUSPENSION (04/02/04)

CHURCH EXTENSION PLAN #221

RECISION (09/02/04)

COMMUNITY AND MEDICAL TRANSPORTATION PURCHASING GROUP

REVOCATION (09/07/04)

CONSERVATIVE BAPTIST FOUNDATION #101

SUSPENSION (04/02/04)

COOPERATIVE FOR ASSISTANCE AND RELIEF EVERYWHERE, INC. #211

SUSPENSION (04/02/04)

COOPERATIVE FOR ASSISTANCE AND RELIEF EVERYWHERE, INC. #211

RECISION (04/12/04)

DALLAS SEMINARY FOUNDATION #197

SUSPENSION (04/02/04)

DALLAS SEMINARY FOUNDATION #197

RECISION (08/18/04)

DEPAUW UNIVERSITY #222

SUSPENSION (04/02/04)

FREE METHODIST FOUNDATION #12

SUSPENSION (10/27/04)

GREENPEACE FUND, INC. #194

SUSPENSION (04/02/04)

GREENPEACE FUND, INC. #194

RECISION (10/27/04)

HERITAGE COLLEGE #59

SUSPENSION (04/02/04)

**---Risk Purchasing Groups and Risk Retention Groups---**

**Cease and Desist Orders Issued: (continued)**

HERITAGE FOUNDATION #140

SUSPENSION (04/02/04)

HERITAGE FOUNDATION #140

RECISION (05/28/04)

HOLY FAMILY FOUNDATION #202

SUSPENSION (04/02/04)

HOLY FAMILY FOUNDATION #202

RECISION (05/28/04)

JUVENILE DIABETES FOUNDATION INTERNATIONAL #95

SUPENSION (04/02/04)

JUVENILE DIABETES FOUNDATION INTERNATIONAL #95

REVOCATION (05/03/04)

KELCO, INC.

REVOCATION (04/05/04)

LEUKEMIA & LYMPHOMA SOCIETY, INC. THE #156

SUSPENSION (04/02/04)

LOUIS PALAU EVANGELISTIC ASSOCIATION #163

SUSPENSION (04/02/04)

LOUIS PALAU EVANGELISTIC ASSOCIATION #163

RECOLOCATION (05/03/04)

LUTHERAN BIBLE INSTITUTION OF SEATTLE #137

SUSPENSION (04/02/04)

LUTHERAN CHURCH-MISSOURI SYNOD FOUNDATION

SUSPENSION (04/02/04)

MASON GENERAL HOSPITAL FOUNDATION #74

SUSPENSION (04/02/04)

MOUNT ANGEL ABBEY #224

RECISION (08/18/04)

NATIONAL CARE PROVIDER INSURANCE, INC.

REVOCATION (05/19/04)

NATIONAL WILDLIFE FEDERATION #31

SUSPENSION (04/02/04)

THE OCEAN CONSERVANCY, INC. #206

SUSPENSION (04/02/04)

THE OCEAN CONSERVANCY, INC. #206

RECISION (03/05/04)

OLYMPIC MEMORIAL HOSPITAL FOUNDATION #33

SUSPENSION (04/02/04)

**---Risk Purchasing Groups and Risk Retention Groups---**

**Cease and Desist Orders Issued: (continued)**

OREGON SHAKESPEAR FESTIVAL ENDOWMENT FUND #60

RECISION (03/0504)

PENINSULA COLLEGE FOUNDATION #113

SUSPENSION (04/02/04)

PHYSICIANS BENEFIT ALLIANCE, A PURCHASING GROUP

REVOCATION (09/02/04)

PRIDE FOUNDATION #200

SUSPENSION (04/02/04)

PROFESSIONAL INSURANCE LIABILITY ORGANIZATION, INC.

REVOCATION (03/09/04)

RESORT HOTEL PURCHASING GROUP

REVOCATION (06/02/04)

ROCKY MOUNTAIN ELK FOUNDATION #177

RECISSION (02/09/04)

ROTARY FOUNDATION OF ROTARY INTERNATIONAL #103

SUSPENSION (04/02/04)

ROTARY FOUNDATION OF ROTARY INTERNATIONAL #103

REVOCATION (05/03/04)

SECURITY DEALERS RISK PURCHASING GROUP, INC.

REVOCATION (04/23/04)

UNITED RISK PURCHASING GROUP, INC.

REVOCATION (03/09/04)

UNIVERSITY OF VIRGINIA REAL ESTATE FOUNDATION #112

SUSPENSION (04/02/04)

UNIVERSITY OF VIRGINIA REAL ESTATE FOUNDATION #112

REVOCATION (05/03/04)

**Admissions:**

- NONE -

**Mergers:**

- NONE -

**Redomestications:**

- NONE -

**Withdrawals:**

LIFE SETTLEMENTS INTERNATIONAL LLC #4





